

BOSTON PUBLIC LIBRARY



3 9999 06542 335 0

No 4353.53

1934-43



GIVEN BY

Boston Protective Department

455 37 32
1934-1943

Boston Protective Department

Jan. 17, 1939



SIXTY-FIRST

ANNUAL REPORT

FOR THE CALENDAR YEAR

OF THE

MONTH OF JANUARY 1934

1 vol-cont 4/17/44

KPR

YBARRIL OLIVER

384 70

ADT208 70 Y 710

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

WILLARD C. HILL, PRES.
HERBERT A. KNEELAND, VICE-PRES.
WILLIAM E. BURRAGE
ARTHUR J. ANDERSON

DIRECTORS

REGINALD A. BENTING
EDWARD F. WOODS
FREDERICK G. FARQUHAR
FRED M. JOHNSON
I. LLOYD GREENE

BOSTON, January 1, 1935.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors submit herewith the 61st Annual Report of the Department with the reports of the Superintendent, Treasurer, and statistical tables.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and seventy thousand dollars.

For the Directors,

WILLARD C. HILL,
President

DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2620
Roxbury District.....	1907
Charlestown.....	521
East Boston.....	509
South Boston.....	746
Dorchester.....	1794
West Roxbury.....	884
Brighton.....	651
Hyde Park.....	355
Boston Harbor.....	6
Brookline.....	7
Dedham.....	4
Somerville.....	4
Milton.....	3
Quincy.....	2
Newton.....	1
Total.....	10,014

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day		
1934						
January.....	1049	Monday.....	1590	Day Service	6 to 7 A.M.....	117
February.....	902	Tuesday.....	1379		7 to 8 ".....	150
March.....	746	Wednesday.....	1493		8 to 9 ".....	243
April.....	943	Thursday.....	1352		9 to 10 ".....	295
May.....	827	Friday.....	1435		10 to 11 ".....	390
June.....	663	Saturday.....	1403		11 to 12 Noon.....	413
July.....	923	Sunday.....	1362		12 to 1 P. M.....	441
August.....	731				1 to 2 ".....	443
September.....	600				2 to 3 ".....	503
October.....	801				3 to 4 ".....	460
November.....	771				4 to 5 ".....	541
December.....	1050				5 to 6 ".....	755
Totals.....	10014		10014	Night Service	6 to 7 ".....	615
					7 to 8 ".....	669
					8 to 9 ".....	705
					9 to 10 ".....	740
					10 to 11 ".....	531
					11 to 12 Midnight.....	479
					12 to 1 A. M.....	448
					1 to 2 ".....	369
					2 to 3 ".....	261
					3 to 4 ".....	207
					4 to 5 ".....	140
					5 to 6 ".....	99

CAUSES OF ALARMS AND OF ALARMS WITH LOSS
DURING 1934

	Alarms	Alarms with Loss
a1 Assistance beyond City Limits.....	21	
1 Chimneys, Flues, Cupolas and Stacks, overheated or defective.....	90	53
2 Conflagration.....		
3 Electricity.....	694	346
4 Explosions.....	300	100
5 Exposure.....	89	83
5a False and Needless Alarms.....	2430	
6 Fireworks, Fire Crackers, Balloons, etc.....	56	23
7 Friction—Sparks—Occasioned by running machinery, including Pickers, Carding Machines, Gins, etc.....	38	11
8 Gas—Natural and Artificial.....	60	24
9 Hot Ashes and Coals.....	100	41
10 Hot Grease, Oil, Tar, Wax, Asphalt, ignition of.....	169	47
11 Hot or Molten Metal.....	2	1
12 Incendiarism.....	45	32
13 Lightning—buildings rodded.....	5	5
14 Lightning—buildings not rodded.....	1	1
15 Matches.....	497	275
16 Miscellaneous—Cause known but not Classified.....	233	23
17 Open Fires.....	101	2
18 Open Lights.....	150	82
19 Petroleum and its products.....	415	131
19a Rekindling of a previous fire.....	3	0
20 Rubbish and Litter.....	1574	3
21 Smoking.....	1082	652
22 Sparks—Arising from combustion.....	141	80
23 Sparks on Roof.....	43	29
24 Spontaneous Combustion.....	138	70
24a Sprinklers.....	314	68
25 Steam and Hot Water Pipes.....	7	4
26 Stoves, Furnaces, Boilers and their pipes.....	894	150
27 Unknown.....	322	238
28 Unknown origin but investigation important.....		
Totals	10014	2574

GRADE OF INSURED LOSSES FOR 1934

7440	Alarms with no loss			
1244	Fires with loss under \$100			\$34,149.48
642	"	"	from \$100 to \$500	135,764.58
226	"	"	" \$500 to \$1,000	153,882.81
289	"	"	" \$1,000 to \$5,000	638,053.66
54	"	"	" \$5,000 to \$10,000	352,337.12
17	"	"	" \$10,000 to \$15,000	156,774.30
	Over \$15,000			
1	Jan. 2, 1934	50 Washington St., L. K. Liggett Co., et al		21,168.98
1	" 5, "	Fenway Park, Boston American League B. B. Club, et al		224,875.22
1	" 16, "	53-5 Portland St., Diemont Levy Co., et al		16,157.49
1	" 18, "	2214-2224 Washington St., Blair's Market, et al		26,294.40
1	" 19, "	101-3 State St., Thomas Groom & Co., et al		94,367.73
1	" 20, "	54-64 Chardon St., Keystone Furniture Co., et al		32,187.28
1	Feb. 9, "	232 Bay State Road, Boston University, et al		17,136.47
1	" 26, "	155-65 Hanover St., Crafts, et al		31,915.50
1	Mar. 20, "	5-15 Hanover St., Hanover Cafeteria, et al		16,314.69
1	" 25, "	5-7 Poplar St., F. Sikora, et al		17,924.88
1	May 5, "	104-114 Lincoln St., Old Mill Paper Products Corp., et al		28,234.63
1	June 15, "	37 Simmons St., E. Goldman, et al		15,355.29
1	July 28, "	333 Medford St., Revere Sugar Refinery		45,966.59
1	Sept. 9, "	508-520 Boylston St., Hotel Brunswick, Inc.		50,823.68
1	Oct. 18, "	5-6 Fulton Pl., F. W. Baldau & Co., et al		19,861.90
1	Nov. 12, "	2321-2337 Washington St., Wellworth Market Inc., et al		63,702.59
1	Dec. 10, "	37-38 Lewis Wharf, Kraft-Phenix Cheese Corp., et al		43,795.00
1	" 17, "	104-114 Lincoln St., Katz-Reisman Shoe Co. Inc., et al		21,795.22
1	" 27, "	17 Elm St., Central Congregational Church, et al		79,575.00
9931				
15	Marine Losses			2,338,414.49
				317,960.00
9946				
	Rents and U. & O.			2,656,374.49
				13,480.02
68	Sprinkler Losses (no fire)			\$89,151.41
10014				
				2,669,854.51

STATISTICS FOR YEAR ENDING
DECEMBER 31, 1934

Population.....	795,256
Area Square Miles.....	47.81
Number of Brick, Stone, Concrete, Steel frame, B, etc.....	44,062
" " Wooden Buildings.....	93,726
" " Alarms, exclusive of False and Needless.....	7,249
" " False and Needless Alarms.....	2,430
" " Calls to assist other Cities and Towns.....	21
" " Sprinkler System breaks and defects.....	314
" " Fires in Brick and Stone Building.....	2,284
" " Fires in Wooden Buildings.....	1,887
" " Fires in Concrete Blocks.....	57
" " Fires in Fireproof.....	5
" " Fires in Ironclad.....	15
" " Fires in Reinforced Concrete.....	2
" " Fires not originating in Buildings.....	2,999
" " Fires confined to floor where fire originated.....	3,894
" " " confined to Building but not to floor of origin.....	265
" " " extending to adjoining Building.....	63
" " " extending beyond adjoining Building.....	28
" " " originating in Automobiles.....	935
" " " not originating in Buildings.....	2,024
" " " not originating in, but involving Buildings.....	40

† January 1, 1935. By courtesy of City of Boston Building Department.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insurance where claim for loss was made.....	\$79,570,966.68	\$23,445,501.19	\$469,400.00	\$626,000.00	\$104,111,867.87
Total Insurance Loss.....	1,610,289.79	728,124.70	13,480.02	317,960.00	2,669,854.51*
Losses where fires originated, i. e., direct losses.....	1,501,250.61	717,078.00	13,480.02	317,960.00	2,549,768.63*
Losses where fires did not originate, i. e., exposure losses.....	109,039.18	11,046.70			120,085.88*

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of these amounts.

Review of grade of losses for ten years

Years	Total Al'm.	No Loss	Under \$100	\$100 to 500	\$500 to 1000	\$1000 to 5000	\$5000 to 10,000	\$10,000 to 15,000	Over 15,000
1925	7678	4998	1005	831	253	390	104	31	66
1926	7787	5078	1045	773	277	422	90	39	63
1927	7351	4810	977	802	219	401	75	22	44
1928	7669	5143	979	789	230	325	89	26	38
1929	8336	5584	1081	820	241	449	87	29	45
1930	8500	5707	1060	803	271	461	98	35	65
1931	8728	5777	1109	849	273	544	103	34	39
1932	9393	6379	1121	849	296	590	100	22	36
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	*1274	*667	*232	*305	*58	17	*21

*68 Sprinkler losses included, viz., 22 under \$100. 20 from \$100 to \$500.
 6 from \$500 to \$1,000. 15 from \$1,000 to 5,000.
 4 from \$5,000 to 10,000. 1 over 15,000.

Review of total alarms, fires with loss, loss, average loss of total alarms, and average loss of fires with loss, for ten years

(Insured Loss with Estimates of Un-insured Loss except as noted)

Years	Total Alarms	Fires with Loss	Loss	Average Loss of Total Alarms	Average Loss of Fires with Loss
1925	7,678	2,632	\$5,474,749.06	\$713.04	\$2,080.07
1926	7,787	2,709	5,268,941.87	676.63	1,944.98
1927	7,351	2,541	3,937,329.78	535.62	1,549.52
1928	7,669	2,526	3,939,309.42	513.67	1,559.52
1929	8,336	2,719	4,195,151.81	503.25	1,542.90
1930	8,500	2,730	5,241,788.23	616.68	1,920.07
†1931	8,728	2,908	4,201,708.83	481.41	1,444.88
¶1932	9,393	2,971	4,390,842.61	467.45	1,477.90
¶1933	9,147	2,662	2,373,631.09	259.49	891.67
¶1934	10,014	†2,506	2,669,854.51	266.61	1,065.38

The above tables include Still Alarms.

†Does not include 68 Sprinkler losses.

¶Insured Loss only.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the past.

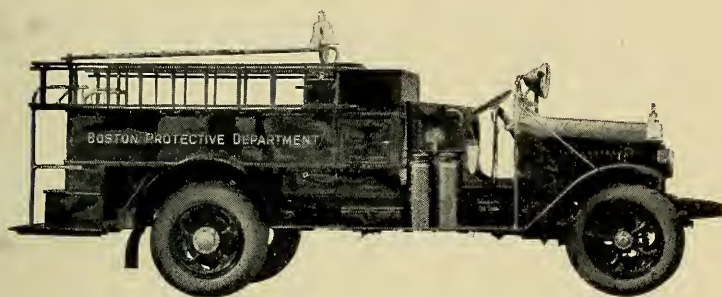
Respectfully submitted,

PETER E. WALSH,

Acting Superintendent of Department.

44 353.53

BOSTON PROTECTIVE DEPARTMENT



SIXTY-SECOND

ANNUAL REPORT

FOR THE CALENDAR YEAR

1935

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

FREDERICK G. FARQUHAR, PRES.
ARTHUR J. ANDERSON, VICE-PRES.
WILLARD C. HILL.
EDWARD F. WOODS

DIRECTORS

ALFRED N. MINER
FRED M. JOHNSON
I. LLOYD GREENE
ELIOT R. HOWARD

BOSTON, January 1, 1936.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors submit herewith the 62nd Annual Report of the Department with the reports of the Superintendent, Treasurer, and statistical tables.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and fifty-five thousand dollars.

For the Directors,
FREDERICK G. FARQUHAR,
President

TREASURER'S REPORT

INCOME AND EXPENSE ACCOUNT FOR THE YEAR ENDED

DECEMBER 31, 1935

RECEIPTS:

Cash Balance December 31, 1934.....		\$4,112.33
Assessment on July-December 31, 1934		
Premiums.....	\$72,031.05	
Assessment on January-June 30, 1935		
Premiums.....	61,916.94	
Total Assessments.....	133,947.99	
Unpaid 1933 Assessments Collected.....	64.85	
Special Service.....	1,264.48	
Transferred from Reserve	14,000.00	
Cash Income for the year 1935.....		149,277.32
Total.....		<u><u>\$153,389.65</u></u>

EXPENDITURES:

Miscellaneous Department Supplies.....	753.90	
Automobile Repairs and Supplies.....	1,099.14	
Payroll and Salaries.....	123,587.49	
Printing and Office Supplies.....	622.45	
Telephone.....	1,022.10	
New Equipment Purchased.....	1,198.41	
Repairs—Equipment.....	157.60	
Repairs—Houses.....	292.31	
Water, Light, and Fuel.....	2,741.35	
Insurance.....	2,040.06	
Rent and Taxes.....	14,959.04	
Miscellaneous Expenses.....	324.88	
Total Expenditures for the year		
1935.....		\$148,798.73
Cash Balance December 31, 1935....		4,590.92
Total.....		<u><u>\$153,389.65</u></u>

STATEMENT OF ASSESSMENTS MADE IN 1935

July 1, 1931, to December 31, 1934:

Premiums on Fire &		
Sprinkler.....	\$2,881,227.78 at 2½%	\$72,031.05
January 1, 1935 to July 1, 1935:		
Premiums on Fire &		
Sprinkler.....	\$3,095,883.05 at 2%	61,916.94
		<u>\$133,947.99</u>

SUPERINTENDENT'S REPORT

HEADQUARTERS BOSTON PROTECTIVE DEPARTMENT }
OFFICE OF SUPT., No. 3 INDIA SQ. }

BOSTON, January 1st, 1936.

TO THE PRESIDENT AND BOARD OF DIRECTORS:

Gentlemen:—I herewith submit the Sixty-Second Annual Report of operations of the Department for the year ending December 31st, 1935.

CALLS AND SERVICE

The department responded to 1,955 City boxes, 389 Verbal, 155 Boston Automatic Fire Alarms, 97 American District Telegraph, which includes 84 Sprinkler Breaks, 116 Sprinkler Troubles, Total 2,596; also 30 Water Damages, Total responses 2,626.

The service rendered was 16 fire extinguishers used, 5,909 covers spread on merchandise at fires and other calls, 276 covers on roofs, 126 covers protecting merchandise after fires from storms. Total covers used 6,311.

The hours service were 1,887.41 at fires and other calls, 177.05 protecting merchandise &c after fires, and 770.10 privates detailed after fires. Total 2,834.56.

OF THE 9,861 ALARMS, 7,325 ALARMS or 74.28 PER CENT WERE WITHOUT LOSS. (See grade of losses.)

The insured loss on buildings, contents, rents, vessels and cargoes was \$2,079,237.97 divided as follows:

Buildings.....	\$1,242,304.15
Contents.....	790,803.41
Rents & U. & O.....	8,710.41
Vessels and Cargoes.....	37,420.00
TOTAL.....	\$2,079,237.97*

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount.

SPRINKLER LEAKAGE DAMAGE (Other Than Fires)

Building & Contents, Insurance \$1,731,250.00. Insurance Loss \$8,320.56†

†NOTE—The above includes only losses reported to the Department.

DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2515
Roxbury District.....	1909
Charlestown.....	421
East Boston.....	554
South Boston.....	657
Dorchester.....	1771
West Roxbury.....	929
Brighton.....	668
Hyde Park.....	409
Boston Harbor.....	4
Brookline.....	8
Dedham.....	3
Somerville.....	2
Milton.....	4
Newton.....	1
Chelsea.....	4
Watertown.....	2
Total.....	9861

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day		
1935						
January.....	822	Monday.....	1418	Day Service	6 to 7 A.M.....	106
February.....	570	Tuesday.....	1336		7 to 8 ".....	171
March.....	984	Wednesday.....	1360		8 to 9 ".....	243
April.....	805	Thursday.....	1404		9 to 10 ".....	301
May.....	916	Friday.....	1383		10 to 11 ".....	356
June.....	641	Saturday.....	1554		11 to 12 Noon.....	444
July.....	755	Sunday.....	1406		12 to 1 P. M.....	457
August.....	744				1 to 2 ".....	523
September.....	696				2 to 3 ".....	505
October.....	1127				3 to 4 ".....	573
November.....	689				4 to 5 ".....	612
December.....	1112				5 to 6 ".....	691
Totals.....	9861		9861	Night Service	6 to 7 ".....	588
					7 to 8 ".....	675
					8 to 9 ".....	684
					9 to 10 ".....	620
					10 to 11 ".....	555
					11 to 12 Midnight.....	425
					12 to 1 A. M.....	415
					1 to 2 ".....	339
					2 to 3 ".....	221
					3 to 4 ".....	134
					4 to 5 ".....	120
					5 to 6 ".....	103
						9861

CAUSES OF ALARMS AND OF ALARMS WITH LOSS
DURING 1935

	Alarms	Alarms with Loss
a1 Assistance beyond City Limits.....	24	
1 Chimneys, Flues, Cupolas and Stacks, overheated or defective.....	92	50
2 Conflagration.....		
3 Electricity.....	650	346
4 Explosions.....	304	84
5 Exposure.....	85	78
5a False and Needless Alarms.....	2010	
6 Fireworks, Fire Crackers, Balloons, etc.....	57	42
7 Friction—Sparks—Occasioned by running machinery, including Pickers, Carding Machines, Gins, etc.....	67	20
8 Gas—Natural and Artificial.....	42	17
9 Hot Ashes and Coals.....	104	44
10 Hot Grease, Oil, Tar, Wax, Asphalt, ignition of.....	148	33
11 Hot or Molten Metal.....	5	2
12 Incendiarism.....	32	22
13 Lightning—buildings rodded.....		0
14 Lightning—buildings not rodded.....	9	8
15 Matches.....	434	252
16 Miscellaneous—Cause known but not Classified.....	371	22
17 Open Fires.....	94	5
18 Open Lights.....	98	50
19 Petroleum and its products.....	436	151
19a Rekindling of a previous fire.....	4	1
20 Rubbish and Litter.....	1990	10
21 Smoking.....	1164	718
22 Sparks—Arising from combustion.....	138	79
23 Sparks on Roof.....	60	39
24 Spontaneous Combustion.....	136	74
24a Sprinklers.....	200	34
25 Steam and Hot Water Pipes.....	8	1
26 Stoves, Furnaces, Boilers and their pipes.....	841	159
27 Unknown.....	258	195
28 Unknown origin but investigation important.....		
Totals	9861	2536

GRADE OF INSURED LOSSES FOR 1935

8058	Alarms with no insured loss			
668	Fires with loss under	\$100		\$31,616.91
566	" " " from	\$100 to	\$500	127,679.56
194	" " " "	\$500 to	\$1,000	137,629.95
275	" " " "	\$1,000 to	\$5,000	612,751.95
47	" " " "	\$5,000 to	\$10,000	340,665.51
15	" " " "	\$10,000 to	\$15,000	182,868.55
	Over \$15,000			
1	Jan. 16, 1935	72-6 Fulton St., Phoebe Phelps Caramel Co., et al		\$18,826.88
1	" 24, "	10 Bulfinch Pl., Goodnow Est., et al		15,800.35
1	" 28 "	45 Batavia St., L. Pengeroth, et al		19,887.75
1	Feb. 2, "	80 Marlborough St., R. M. Everett, et al		20,596.00
1	" 8, "	118-26 Harvard Ave., Wonder Bar Cafe, et al		23,308.95
1	" 15, "	677 Dudley St., Estate L. V. Miles, et al		17,473.00
1	" 21, "	132-4 Beach St., Benjamin Shir, et al		66,210.28
1	Mar. 14, "	17-19 Cypher St., Paul O'Sullivan Co., et al		23,656.97
1	" 15, "	101-111 Causeway & 276-80 Friend Sts., Diamond Drug & Magnesia Co., et al		143,288.96
1	" 29, "	80 Langdon St., New England Co., et al		88,511.24
1	May 3, "	1248-54 River St., Sears Roebuck & Co., et al		32,327.42
1	" 7 "	353 Marlborough St., Alice Lavallo, et al.		33,316.00
1	July 10, "	26-8 Haymarket Sq., Caporale Bros. & Co., et al		19,903.17
1	Aug. 9, "	71 Eastern Ave., Quincy Market Cold Storage Co.		19,344.94
1	Oct. 31, "	1486 Tremont St., Nutro Beverage Co.		27,151.09
1	Dec. 26, "	Rear 286 Rutherford Ave., North Shore Fibre Co., et al		30,292.13
9839				\$2,033,107.56
3	Marine Losses			37,420.00
				\$2,070,527.56
	Rents and U. & O.			8,710.41
19	Sprinkler Losses (no fire)			\$8,320.56
9861				\$2,079,237.97

STATISTICS FOR YEAR ENDING
DECEMBER 31, 1935

Population.....	795,256
Area Square Miles.....	47.81
Number of Brick, Stone, Concrete, Steel frame, B, etc.....	44,062
" " Wooden Buildings.....	93,726
" " Alarms, exclusive of False and Needless.....	7,627
" " False and Needless Alarms.....	2,010
" " Calls to assist other Cities and Towns.....	24
" " Sprinkler System breaks and defects.....	200
" " Fires in Brick and Stone Building.....	2,342
" " Fires in Wooden Buildings.....	1,868
" " Fires in Concrete Blocks.....	47
" " Fires in Fireproof.....	3
" " Fires in Ironclad.....	16
" " Fires in Reinforced Concrete.....	2
" " Fires not originating in Buildings.....	3,349
" " Fires confined to floor where fire originated	3,964
" " " confined to Building but not to floor of origin.....	229
" " " extending to adjoining Build- ing.....	65
" " " extending beyond adjoining Building.....	20
" " " originating in Automobiles.....	886
" " " not originating in Buildings.....	2,428
" " " not originating in, but invol- ving Buildings.....	35

† January 1, 1936. By courtesy of City of Boston Building Department.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insur- ance where claim for loss was made.....	\$73,839,504.90	\$23,432,764.01	\$129,319.00	\$485,500.00	\$97,888,087.91
Total Insur- ance Loss.....	1,242,304.15	790,803.41	8,710.41	37,420.00	2,079,237.97*
Losses where fires origin- ated, i. e., direct loss- es.....	1,205,473.81	769,433.07	8,710.41	37,420.00	2,021,037.29*
Losses where fires did not originate, i. e., expos- ure losses.....	36,830.34	21,370.34			58,200.68*

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of these amounts.

Review of grade of losses for ten years

Years	Total Al'm.	No Loss	Under \$100	\$100 to 500	\$500 to 1000	\$1000 to 5000	\$5000 to 10,000	\$10,000 to 15,000	Over 15,000
1926	7787	5078	1045	773	277	422	90	39	63
1927	7351	4810	977	802	219	401	75	22	44
1928	7669	5143	979	789	230	325	89	26	38
1929	8336	5584	1081	820	241	449	87	29	45
1930	8500	5707	1060	803	271	461	98	35	65
1931	8728	5777	1109	849	273	544	103	34	39
1932	9393	6379	1121	849	296	590	100	22	36
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	†8058	*676	*572	*197	*278	47	15	18

*19 Sprinkler losses included, viz., 8 under \$100. 6 from \$100 to \$500.
2 from \$500 to \$1,000. 3 from \$1,000 to 5,000.

† Includes 733 alarms with uninsured loss.

Review of total alarms, fires with loss, loss, average loss of total alarms, and average loss of fires with loss, for ten years

(Insured Loss with Estimates of Un-insured Loss except as noted)

Years	Total Alarms	Fires with Loss	Loss	Average Loss of Total Alarms	Average Loss of Fires with Loss
1926	7,787	2,709	\$5,268,941.87	\$676.63	\$1,944.98
1927	7,351	2,511	3,937,329.78	535.62	1,549.52
1928	7,669	2,526	3,939,309.42	513.67	1,559.52
1929	8,336	2,719	4,195,151.81	503.25	1,542.90
1930	8,500	2,730	5,241,788.23	616.68	1,920.07
¶ 1931	8,728	2,908	4,201,708.83	481.41	1,444.88
¶ 1932	9,393	2,971	4,390,842.61	467.45	1,477.90
¶ 1933	9,147	2,662	2,373,631.09	259.49	891.67
¶ 1934	10,014	2,503	2,669,854.51	266.61	1,065.38
¶ 1935	9,861	†2,502	2,079,237.97	210.85	1,165.49

The above tables include Still Alarms.

† Does not include 34 Sprinkler losses. Includes 718 alarms with uninsured loss.

¶ Insured Loss only.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,

CHARLES W. GOODING,

Acting Superintendent of Department.

4 3 3 3 3 3

BOSTON PROTECTIVE DEPARTMENT

Jan. 17, 1939



SIXTY-THIRD

ANNUAL REPORT

FOR THE CALENDAR YEAR

1 9 3 6

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

FREDERICK G. FARQUHAR, PRES.
ARTHUR J. ANDERSON, VICE-PRES.
HERBERT A. KNEELAND
JAMES H. CARNEY

DIRECTORS

ALFRED N. MINER
FRED M. JOHNSON
I. LLOYD GREENE
ELIOT R. HOWARD
HARRY W. GILMAN

BOSTON, January 1, 1937.

**TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:**

The Directors submit herewith the 63rd Annual Report of the Department with the reports of the Superintendent, Treasurer, and statistical tables.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and sixty-two thousand dollars.

For the Directors,

FREDERICK G. FARQUHAR,

President

DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2583
Roxbury District.....	1898
Charlestown.....	383
East Boston.....	532
South Boston.....	666
Dorchester.....	1568
West Roxbury.....	886
Brighton.....	608
Hyde Park.....	355
Boston Harbor.....	8
Brookline.....	7
Dedham.....	2
Somerville.....	3
Milton.....	3
Quincy.....	1
Newton.....	3
Cambridge.....	2
Chelsea.....	1
Total.....	9509

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day	
1936					
January.....	811	Monday.....	1413	Day Service	6 to 7 A.M..... 132
					7 to 8 "..... 171
February.....	703	Tuesday.....	1361		8 to 9 "..... 228
					9 to 10 "..... 260
March.....	659	Wednesday.....	1369		10 to 11 "..... 378
					11 to 12 Noon..... 388
April.....	682	Thursday.....	1308		12 to 1 P. M..... 433
					1 to 2 "..... 513
May.....	892	Friday.....	1319		2 to 3 "..... 470
					3 to 4 "..... 511
June.....	810	Saturday.....	1504		4 to 5 "..... 617
					5 to 6 "..... 721
July.....	939	Sunday.....	1235	Night Service	6 to 7 "..... 653
					7 to 8 "..... 580
August.....	638				8 to 9 "..... 621
					9 to 10 "..... 593
September.....	541				10 to 11 "..... 507
					11 to 12 Midnight..... 389
October.....	844				12 to 1 A. M..... 386
					1 to 2 "..... 339
November.....	1156				2 to 3 "..... 205
					3 to 4 "..... 174
December.....	834				4 to 5 "..... 133
					5 to 6 "..... 107
Totals.....	9509		9509		9509

CAUSES OF ALARMS AND OF ALARMS WITH LOSS
DURING 1936

	Alarms	Alarms with Loss
a1 Assistance beyond City Limits.....	22	
1 Chimneys, Flues, Cupolas and Stacks, overheated or defective.....	94	48
2 Conflagration.....		
3 Electricity.....	637	321
4 Explosions.....	275	84
5 Exposure.....	64	62
5a False and Needless Alarms.....	1768	
6 Fireworks, Fire Crackers, Balloons, etc.....	58	29
7 Friction—Sparks—Occasioned by running machinery, including Pickers, Carding Machines, Gins, etc.....	52	22
8 Gas—Natural and Artificial.....	60	26
9 Hot Ashes and Coals.....	92	38
10 Hot Grease, Oil, Tar, Wax, Asphalt, ignition of.....	107	18
11 Hot or Molten Metal.....	12	3
12 Incendiarism.....	27	13
13 Lightning—buildings rodded.....		0
14 Lightning—buildings not rodded.....	14	8
15 Matches.....	443	248
16 Miscellaneous—Cause known but not Classified.....	413	22
17 Open Fires.....	91	4
18 Open Lights.....	99	50
19 Petroleum and its products.....	455	132
19a Rekindling of a previous fire.....	2	0
20 Rubbish and Litter.....	1910	18
21 Smoking.....	1257	788
22 Sparks—Arising from combustion.....	131	64
23 Sparks on Roof.....	41	28
24 Spontaneous Combustion.....	128	77
24a Sprinklers.....	208	29
25 Steam and Hot Water Pipes.....	7	5
26 Stoves, Furnaces, Boilers and their pipes.....	771	112
27 Unknown.....	271	187
28 Unknown origin but investigation important.....		
Totals	9509	2436 ✓

GRADE OF INSURED LOSSES FOR 1936

7734	Alarms with no insured loss				
607	Fires with loss under			\$100	\$28,135.44
587	"	"	from	\$100 to \$500	132,435.38
184	"	"	"	\$500 to \$1,000	127,078.04
296	"	"	"	\$1,000 to \$5,000	644,946.81
42	"	"	"	\$5,000 to \$10,000	278,866.28
8	"	"	"	\$10,000 to \$15,000	107,460.66
	Over \$15,000				
1	Jan.	12, 1936	780 Beacon St., Brighton Realty Co., et al		20,811.25
1	"	30, "	18 -90 Hanover St., The Lace Shop, et al		35,381.91
1	"	31, "	71-9 Kingston St., Allen Stationery Co.		36,977.30
1	"	31, "	531-33 Washington St., Harvard College, et al		15,767.73
1	Feb.	4, "	109 Spring St., St. Theresa's Hall, et al		19,675.00
1	"	5, "	463-9 Washington St., Hudson Apparel Co., et al		60,427.04
1	"	8, "	749-59 Dudley St., Benjamin's Drug Co., et al		17,238.80
1	"	9, "	669-677 Washington St., Shoe Mfgs. Outfit, et al		31,011.59
1	"	10, "	196-8 State St., C. A. Faulds, et al		15,198.22
1	"	12, "	364-372 Congress St., Noyes Ellis, et al		16,746.44
1	Mar.	3, "	11-19 Wormwood St., Proctor-Ellison Co., et al		17,749.43
1	Apr.	3, "	213-15 State St., T. W. Emerson & Co., et al		16,000.23
1	"	8, "	Lake St., St. John's Seminary		234,144.85
1	"	28, "	Kingston St., Sedlis Mfg. Co., et al		29,437.55
1	May	9, "	79 N. Harvard St., Harvard University Athletic Association		15,201.77
1	June	30, "	28-32 North St., M. Blinder & Co., et al		21,611.48
1	July	7, "	27-29 Commercial St., A. E. Mills & Son, et al		20,704.44
1	"	27, "	486-98 Albany St., Kimball Realty Co., et al		66,554.12
1	Aug.	10, "	2333-37 Washington St., Wellworth Mkt., et al		95,713.00
1	"	14, "	34-36 South St., Ackerman & Patterson, et al		33,180.03
1	"	30, "	8 Winter St., Carpenter Estate, et al		73,707.65
1	Sept.	26, "	45 W. Canton St., Mass. Wine & Fruits Corp., et al		20,891.24
1	Nov.	17, "	84-86 Fulton St., G. Zuffante Co., et al		37,862.54
1	"	18, "	900 E. First St., White Fuel Corp.		58,713.40
1	"	22, "	15-21 Meridian St., A. Caponigro, et al		20,830.05
1	"	27, "	44 Charles River Ave., Boston Globe Publishing Co., et al		375,893.94
1	Dec.	8, "	261-87 A St., Boston Plate Glass Co.		164,594.35
1	"	18, "	37-37½ Revere St., Sarah Rosen, et al		17,705.83
1	"	22, "	4-6 Cooper St., F. Pedonti, et al		21,210.16
1	"	23, "	17-21 Poplar St., Publix Market, et al		23,121.57
9488					\$2,952,985.52
4	Marine Losses				2,601.50
					\$2,955,587.02
	Rents and U. & O.				47,436.80
					\$3,003,023.82
17	Sprinkler Losses (no fire)			\$24,385.47	
9509					

STATISTICS FOR YEAR ENDING
DECEMBER 31, 1936

Population.....	817,713
Area Square Miles.....	47.81
Number of Brick, Stone, Concrete, Steel frame, B, etc.....	44,293
“ “ Wooden Buildings.....	93,768
“ “ Alarms, exclusive of False and Needless.....	7,511
“ “ False and Needless Alarms.....	1,768
“ “ Calls to assist other Cities and Towns.....	22
“ “ Sprinkler System breaks and defects.....	208
“ “ Fires in Brick and Stone Building.....	2,390
“ “ Fires in Wooden Buildings.....	1,844
“ “ Fires in Concrete Blocks.....	32
“ “ Fires in Fireproof.....	0
“ “ Fires in Ironclad.....	6
“ “ Fires in Reinforced Concrete.....	5
“ “ Fires not originating in Buildings.....	3,234
“ “ Fires confined to floor where fire originated	4,004
“ “ “ confined to Building but not to floor of origin.....	199
“ “ “ extending to adjoining Building.....	46
“ “ “ extending beyond adjoining Building.....	28
“ “ “ originating in Automobiles.....	837
“ “ “ not originating in Buildings.....	2,360
“ “ “ not originating in, but involving Buildings.....	37

† January 1, 1937. By courtesy of City of Boston Building Department.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insurance where claim for loss was made.....	\$77,965,316.49	\$34,469,377.98	\$1,020,300.00	\$109,500.00	\$113,564,494.47
Total Insurance Loss.....	1,946,215.32	1,006,770.20	47,436.80	2,601.50	3,003,023.82*
Losses where fires originated, i. e., direct losses.....	1,777,586.95	927,009.12	47,436.80	2,601.50	2,754,634.37*
Losses where fires did not originate, i. e., exposure losses.....	168,628.37	79,761.08			248,389.45*

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of these amounts.

Review of grade of losses for ten years

Years	Total Al'm.	No Loss	Under \$100	\$100 to 500	\$500 to 1000	\$1000 to 5000	\$5000 to 10,000	\$10,000 to 15,000	Over 15,000
1927	7351	4810	977	802	219	401	75	22	44
1928	7669	5143	979	789	230	325	89	26	38
1929	8336	5584	1081	820	241	449	87	29	45
1930	8500	5707	1060	803	271	461	98	35	65
1931	8728	5777	1109	849	273	544	103	34	39
1932	9393	6379	1121	849	296	590	100	22	36
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	8058	676	572	197	278	47	15	18
1936	9509	†7734	*614	*594	184	*302	42	*9	30

*17 Sprinkler losses included, viz., 5 under \$100. 7 from \$100 to \$500.
4 from \$1,000 to \$5,000. 1 from \$10,000 to \$15,000.

† Includes 661 alarms with uninsured loss.

Review of total alarms, fires with loss, loss, average loss of total alarms, and average loss of fires with loss, for ten years

(Insured Loss with Estimates of Un-insured Loss except as noted)

Years	Total Alarms	Fires with Loss	Loss	Average Loss of Total Alarms	Average Loss of Fires with Loss
1927	7,351	2,541	\$3,937,329.78	\$535.62	\$1,549.52
1928	7,669	2,526	3,939,309.42	513.67	1,559.52
1929	8,336	2,719	4,195,151.81	503.25	1,542.90
1930	8,500	2,730	5,241,788.23	616.68	1,920.07
¶1931	8,728	2,908	4,201,708.83	481.41	1,444.88
¶1932	9,393	2,971	4,390,842.61	467.45	1,477.90
¶1933	9,147	2,662	2,373,631.09	259.49	891.67
¶1934	10,014	2,506	2,669,854.51	266.61	1,065.38
¶1935	9,861	2,502	2,079,237.97	210.85	1,165.49
¶1936	9,509	†2,407	3,003,023.82	315.80	1,247.62

The above tables include Still Alarms.

†Includes 649 fires with uninsured loss

¶Insured Loss only.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,

CHARLES W. GOODING,

Acting Superintendent of Department.

435353

BOSTON PROTECTIVE DEPARTMENT

Jan. 17, 1939



SIXTY-FOURTH

ANNUAL REPORT

FOR THE CALENDAR YEAR

1937

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

FREDERICK G. FARQUHAR, PRES.
ARTHUR J. ANDERSON, VICE-PRES.
HERBERT A. KNEELAND
JAMES H. CARNEY

DIRECTORS

ALFRED N. MINER
FREDERICK A. BAILEY
I. LLOYD GREENE
ELIOT R. HOWARD
HARRY W. GILMAN

BOSTON, January 1, 1938.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors submit herewith the 64th Annual Report of the Department with the reports of the Superintendent, Treasurer, and statistical tables.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and sixty thousand dollars.

For the Directors,
FREDERICK G. FARQUHAR,
President

TREASURER'S REPORT

INCOME AND EXPENSE ACCOUNT FOR THE YEAR ENDED
DECEMBER 31, 1937

RECEIPTS:

Cash Balance December 31, 1936.....	\$8,238.98
Assessment on July-December 31, 1936 Premiums.....	\$60,713.80
Assessment on January-June 30, 1937 Premiums.....	69,324.41
Total Assessments.....	130,038.21
Unpaid 1936 Assessments Collected.....	116.26
Special Service.....	1,100.02
Transferred from Reserve	15,000.00
Bank Loan.....	5,000.00
Cash Income for the year 1937.....	151,254.49
Total.....	<u><u>\$159,493.47</u></u>

EXPENDITURES:

Miscellaneous Department Supplies.....	837.98
Automobile Repairs and Supplies.....	1,241.93
Payroll and Salaries.....	112,309.62
Printing and Office Supplies.....	789.14
Telephone.....	971.57
New Equipment Purchased.....	6,912.50
Repairs—Equipment.....	182.36
Repairs—Houses.....	1,734.80
Water, Light, and Fuel.....	3,273.01
Insurance.....	5,838.55
Rent and Taxes.....	16,726.15
Miscellaneous Expenses.....	740.75
Social Security Taxes.....	3,067.41
Total Expenditures for the year 1937.....	\$154,625.77
Cash Balance December 31, 1937....	4,867.70
Total.....	<u><u>\$159,493.47</u></u>

SUPERINTENDENT'S REPORT

HEADQUARTERS BOSTON PROTECTIVE DEPARTMENT}
OFFICE OF SUPT., No. 3 INDIA SQ.}

BOSTON, January 1st, 1938.

TO THE PRESIDENT AND BOARD OF DIRECTORS:

Gentlemen: — I herewith submit the Sixty-Fourth Annual Report of operations of the Department for the year ending December 31st, 1937.

CALLS AND SERVICE

The department responded to 3,156 City boxes, 851 Verbal, 173 Boston Automatic Fire Alarms, 74 American District Telegraph, which includes 47 Sprinkler Breaks, 132 Sprinkler Troubles, Total 4,254; also 20 Water Damages, Total responses 4,274.

The service rendered was 15 fire extinguishers used, 6,944 covers spread on merchandise at fires and other calls, 199 covers on roofs, 201 covers protecting merchandise after fires from storms. Total covers used 7,344.

The hours service were 1,938.54 at fires and other calls, 140.33 protecting merchandise &c after fires, and 1,170.10 privates detailed after fires. Total 3,249.37.

OF THE 9,636 ALARMS, 7,199 ALARMS or 74.71 PER CENT WERE WITHOUT LOSS. (See grade of losses.)

The insured loss on buildings, contents, rents, vessels and cargoes was \$2,521,565.68 divided as follows:

Buildings.....	\$1,363,480.42
Contents.....	841,623.51
Rents & U. & O.....	15,281.75
Vessels and Cargoes.....	301,180.00
TOTAL.....	\$2,521,565.68*

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount.

SPRINKLER LEAKAGE DAMAGE (Other Than Fires)

Building & Contents, Insurance \$519,990.00. Insurance Loss \$16,653 99†

†NOTE—The above includes only losses reported to the Department.

DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2316
Roxbury District.....	2055
Charlestown.....	398
East Boston.....	492
South Boston.....	687
Dorchester.....	1781
West Roxbury.....	884
Brighton.....	676
Hyde Park.....	323
Boston Harbor.....	3
Brookline.....	5
Dedham.....	1
Somerville.....	3
Milton.....	1
Newton.....	4
Chelsea.....	5
Revere.....	1
Everett.....	1
Total.....	9636

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day	
1937					
January.....	801	Monday.....	1307	Day Service	6 to 7 A.M..... 115
February.....	828	Tuesday.....	1369		7 to 8 "..... 145
March.....	984	Wednesday.....	1386		8 to 9 "..... 211
April.....	832	Thursday.....	1417		9 to 10 "..... 273
May.....	682	Friday.....	1390		10 to 11 "..... 342
June.....	673	Saturday.....	1457		11 to 12 Noon..... 383
July.....	876	Sunday.....	1310		12 to 1 P. M..... 459
August.....	667				1 to 2 "..... 468
September.....	584				2 to 3 "..... 490
October.....	893				3 to 4 "..... 589
November.....	949				4 to 5 "..... 640
December.....	867				5 to 6 "..... 754
Totals.....	9636		9636	Night Service	6 to 7 "..... 585
					7 to 8 "..... 605
					8 to 9 "..... 624
					9 to 10 "..... 623
					10 to 11 "..... 496
					11 to 12 Midnight..... 424
					12 to 1 A. M..... 417
					1 to 2 "..... 373
					2 to 3 "..... 231
					3 to 4 "..... 132
					4 to 5 "..... 136
					5 to 6 "..... 111
Totals.....	9636		9636		9636

CAUSES OF ALARMS AND OF ALARMS WITH LOSS
DURING 1937

	Alarms	Alarms with Loss
a1 Assistance beyond City Limits.....	21	
1 Chimneys, Flues, Cupolas and Stacks, overheated or defective.....	66	34
2 Conflagration.....		
3 Electricity.....	628	319
4 Explosions.....	241	80
5 Exposure.....	73	72
5a False and Needless Alarms.....	1619	
6 Fireworks, Fire Crackers, Balloons, etc.....	48	30
7 Friction—Sparks—Occasioned by running machinery, including Pickers, Carding Machines, Gins, etc.....	37	14
8 Gas—Natural and Artificial.....	47	19
9 Hot Ashes and Coals.....	80	41
10 Hot Grease, Oil, Tar, Wax, Asphalt, ignition of.....	112	24
11 Hot or Molten Metal.....	0	0
12 Incendiarism.....	26	17
13 Lightning—buildings rodded.....	0	0
14 Lightning—buildings not rodded.....	9	7
15 Matches.....	423	220
16 Miscellaneous—Cause known but not Classified.....	620	10
17 Open Fires.....	105	3
18 Open Lights.....	81	42
19 Petroleum and its products.....	456	138
19a Rekindling of a previous fire.....	3	0
20 Rubbish and Litter.....	2103	15
21 Smoking.....	1343	859
22 Sparks—Arising from combustion.....	123	64
23 Sparks on Roof.....	29	20
24 Spontaneous Combustion.....	134	80
24a Sprinklers.....	179	16
25 Steam and Hot Water Pipes.....	22	6
26 Stoves, Furnaces, Boilers and their pipes.....	718	117
27 Unknown.....	290	190
28 Unknown origin but investigation important.....		
Totals	9636	2437

GRADE OF INSURED LOSSES FOR 1937

7963	Alarms with no insured loss			
563	Fires with loss under	\$100 to		\$27,894.09
533	" " " from	\$100 to \$500		126,219.47
188	" " " "	\$500 to \$1,000		130,673.92
294	" " " "	\$1,000 to \$5,000		648,980.02
44	" " " "	\$5,000 to \$10,000		305,385.19
13	" " " "	\$10,000 to \$15,000		161,118.94
	Over \$15,000			
1	Jan. 6, 1937	519-23 Atlantic Ave., Osborne Office Furniture Co., et al		\$101,758.15
1	Feb. 5, "	100-2 Seaver St., Ruth Finklestein, et al		23,479.90
1	" 5, "	235-7 Congress St., Donovan & Sullivan Engraving Co., et al		47,031.59
1	" 13, "	308-12 Congress St., Guy Gulino, et al		19,555.40
1	Mar. 2, "	39-41 High St., Rice Estate, et al		28,355.50
1	" 20, "	148-56 Brighton Ave., Harvard Garden Inc., et al		62,511.21
1	" 23, "	40-44 Warren St., Geo. Melhado & Co.		24,700.87
1	" 28, "	8 B St., T. M. Buckley Co.		21,966.21
1	Apr. 5, "	875 Mass. Ave., Harvey Tire & Rubber Co., et al		31,534.49
1	" 21, "	180-6 Purchase St., Office Furniture Exchange Co., et al		26,192.57
1	" 21, "	49-51 South St., Besse Osborn & Odell Inc., et al		33,909.31
1	June 20, "	1863 Commonwealth Ave., F. G. Deban		18,787.21
1	July 4, "	975 Mass. Ave., Troy Bros. & Co., Inc.		28,014.18
1	Aug. 27, "	28 India Wharf, Savogran Co., et al		33,730.07
1	" 28, "	644-6 Washington St., Hotel Brigham Co.		48,360.29
1	Sept. 5, "	162-4 Lincoln St., H. Simons Shoe Co., et al		19,346.27
1	" 21, "	12 Marble St., Maurice Gordon		16,043.01
1	Oct. 13, "	91 Braintree St., Thompson Norris Co., et al		105,302.62
1	" 30, "	55 Union St., Brighton Laundry Co.		43,290.15
1	Nov. 6, "	68-74 Warrenton St., La Salle Hotel Inc., et al		16,018.00
1	Dec. 10, "	91-7 Causeway St., Sharaf's Inc., et al		15,570.30
1	" 22, "	Somerset St., (Court House), Geo. A. Fuller Co.		17,000.00
1	" 29, "	197-9 Friend St., Royal Textile Co., et al		22,375.00
9621				\$2,205,103.93
3	Marine Losses			301,180.00
				\$2,506,283.93
	Rents and U. & O.			15,281.75
				\$2,521,565.68
12	Sprinkler Losses (no fire)			\$16,653.99
9636				

STATISTICS FOR YEAR ENDING
DECEMBER 31, 1937

Population.....	825,537
Area Square Miles.....	47.81
Number of Brick, Stone, Concrete, Steel frame, B, etc.....	44,425
" " Wooden Buildings.....	93,911
" " Alarms, exclusive of False and Needless.....	7,817
" " False and Needless Alarms.....	1,619
" " Calls to assist other Cities and Towns.....	21
" " Sprinkler System breaks and defects.....	179
" " Fires in Brick and Stone Building.....	2,347
" " Fires in Wooden Buildings.....	1,813
" " Fires in Concrete Blocks.....	31
" " Fires in Fireproof.....	5
" " Fires in Ironclad.....	13
" " Fires in Reinforced Concrete.....	1
" " Fires not originating in Buildings.....	3,607
" " Fires confined to floor where fire originated.....	3,929
" " " confined to Building but not to floor of origin.....	205
" " " extending to adjoining Building.....	57
" " " extending beyond adjoining Building.....	19
" " " originating in Automobiles.....	813
" " " not originating in Buildings.....	2,735
" " " not originating in, but involving Buildings.....	59

† January 1, 1938. By courtesy of City of Boston Building Department.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insurance where claim for loss was made.....	\$59,934,719.48	\$19,397,512.13	\$1,394,600.00	\$320,000.00	\$81,046,831.61
Total Insurance Loss.....	1,363,480.42	841,623.51	15,281.75	301,180.00	2,521,565.63*
Losses where fires originated, i. e., direct losses.....	1,336,289.69	816,290.06	15,281.75	301,180.00	2,469,041.50*
Losses where fires did not originate, i. e., exposure losses.....	27,190.73	25,333.45			52,524.18*

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of these amounts.

Review of grade of losses for ten years

Years	Total Al'm.	No Loss	Under \$100	\$100 to 500	\$500 to 1000	\$1000 to 5000	\$5000 to 10,000	\$10,000 to 15,000	Over 15,000
1928	7669	5143	979	789	230	325	89	26	38
1929	8336	5584	1081	820	241	449	87	29	45
1930	8500	5707	1060	803	271	461	98	35	65
1931	8728	5777	1109	849	273	544	103	34	39
1932	9393	6379	1121	849	296	590	100	22	36
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	8058	676	572	197	278	47	15	18
1936	9509	7734	614	594	184	302	42	9	30
1937	9636	7963	*566	*537	*191	*297	*45	13	24

*12 Sprinkler losses included, viz., 2 under \$100. 4 from \$100 to \$500.
 3 from \$500 to \$1,000. 2 from \$1,000 to \$5,000. 1 from \$5,000 to \$10,000.
 † Includes 764 alarms with uninsured loss.

Review of total alarms, fires with loss, loss, average loss of total alarms, and average loss of fires with loss, for ten years

(Insured Loss with Estimates of Un-insured Loss except as noted)

Years	Total Alarms	Fires with Loss	Loss	Average Loss of Total Alarms	Average Loss of Fires with Loss
1928	7,669	2,526	\$3,939,309.42	\$513.67	\$1,559.52
1929	8,336	2,719	4,195,151.81	503.25	1,542.90
1930	8,500	2,730	5,241,788.23	616.68	1,920.07
¶1931	8,728	2,908	4,201,708.83	481.41	1,444.88
¶1932	9,393	2,971	4,390,842.61	467.45	1,477.90
¶1933	9,147	2,662	2,373,631.09	259.49	891.67
¶1934	10,014	2,506	2,669,854.51	266.61	1,065.38
¶1935	9,861	2,502	2,079,237.97	210.85	1,165.49
¶1936	9,509	2,407	3,003,023.82	315.80	1,247.62
¶1937	9,636	2,421	2,521,565.68	261.68	1,041.53

The above tables include Still Alarms.

†Includes 760 fires with uninsured loss

¶Insured Loss only.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,

CHARLES W. GOODING,

Acting Superintendent of Department.

4353.53

BOSTON PROTECTIVE DEPARTMENT

MAY 17 1944



SIXTY-FIFTH

ANNUAL REPORT

FOR THE CALENDAR YEAR

1938

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

ARTHUR J. ANDERSON, PRES.
ALFRED N. MINER, VICE-PRES.
HERBERT A. KNEELAND
JAMES H. CARNEY

DIRECTORS

FREDERICK G. FARQUHAR
FREDERICK A. BAILEY
I. LLOYD GREENE
ELIOT R. HOWARD
HARRY W. GILMAN

BOSTON, January 1, 1939.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors submit herewith the 65th Annual Report of the Department with the reports of the Superintendent, Treasurer, and statistical tables.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and fifty-four thousand dollars.

For the Directors,

ARTHUR J. ANDERSON,

President

TREASURER'S REPORT

INCOME AND EXPENSE ACCOUNT FOR THE YEAR ENDED DECEMBER 31, 1938

RECEIPTS:

Cash Balance December 31, 1937.....		\$4,867.70
Assessment on July-December 31, 1937		
Premiums.....	\$69,942.46	
Assessment on January-June 30, 1938		
Premiums.....	70,073.49	
Total Assessments.....	140,015.95	
Special Service.....	1,594.08	
Bank Loan.....	10,000.00	
Federal O.A.B. Employee's Acct.....	246.39	
Cash Income for the year 1938.....		151,856.42
Total.....		<u>\$156,724.12</u>

EXPENDITURES:

Miscellaneous Department Supplies.....	873.71	
Automobile Repairs and Supplies.....	1,117.45	
Payroll and Salaries.....	112,048.35	
Printing and Office Supplies.....	594.05	
Telephone.....	963.29	
New Equipment Purchased.....	28.11	
Repairs—Equipment.....	260.49	
Repairs—Houses.....	790.40	
Water, Light, and Fuel.....	3,192.67	
Insurance.....	6,002.41	
Rent and Taxes.....	15,584.34	
Miscellaneous Expenses.....	1,263.06	
Social Security Taxes.....	2,650.40	
Bank Loan.....	5,000.00	
Total Expenditures for the year		
1938.....		\$150,368.73
Cash Balance December 31, 1938....		6,191.64
Unpaid Assessment.....		163.75
Total.....		<u>\$156,724.12</u>

SUPERINTENDENT'S REPORT

HEADQUARTERS BOSTON PROTECTIVE DEPARTMENT }
OFFICE OF SUPT., No. 3 INDIA Sq. }

BOSTON, January 1st, 1939.

TO THE PRESIDENT AND BOARD OF DIRECTORS:

Gentlemen: — I herewith submit the Sixty-Fifth Annual Report of operations of the Department for the year ending December 31st, 1938.

CALLS AND SERVICE

The department responded to 3,018 City boxes, 768 Verbal, 173 Boston Automatic Fire Alarms, 74 American District Telegraph, which includes 77 Sprinkler Breaks, 99 Sprinkler Troubles, Total 4,033; also 33 Water Damages, Total responses 4,066.

The service rendered was 18 fire extinguishers used, 8,028 covers spread on merchandise at fires and other calls, 146 covers on roofs, 103 covers protecting merchandise after fires from storms. Total covers used 8,277.

The hours service were 1,971.19 at fires and other calls, 151.29 protecting merchandise &c after fires, and 1,454.36 privates detailed after fires. Total 3,577.24.

OF THE 9,504 ALARMS, 7,180 ALARMS or 75.55 PER CENT WERE WITHOUT LOSS. (See grade of losses.)

The insured loss on buildings, contents, rents, vessels and cargoes was \$2,364,754.98 divided as follows:

Buildings.....	\$1,344,598.09
Contents.....	883,289.74
Rents & U. & O.....	4,192.15
Vessels and Cargoes.....	132,675.00
TOTAL.....	\$2,364,754.98*

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount.

SPRINKLER LEAKAGE DAMAGE (Other Than Fires)

Building & Contents, Insurance \$2,569,192.00. Insurance Loss \$33,300.52†

†NOTE—The above includes only losses reported to the Department.

DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2364
Roxbury District.....	2022
Charlestown.....	409
East Boston.....	548
South Boston.....	638
Dorchester.....	1711
West Roxbury.....	823
Brighton.....	642
Hyde Park.....	328
Boston Harbor.....	5
Brookline.....	6
Dedham.....	4
Milton.....	1
Newton.....	2
Lynn.....	1
Total.....	9504

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day	
1938					
January.....	746	Monday.....	1355	Day Service	6 to 7 A.M..... 94
February.....	673	Tuesday.....	1346		7 to 8 "..... 161
March.....	953	Wednesday.....	1518		8 to 9 "..... 223
April.....	950	Thursday.....	1402		9 to 10 "..... 272
May.....	645	Friday.....	1322		10 to 11 "..... 349
June.....	585	Saturday.....	1357		11 to 12 Noon..... 354
July.....	682	Sunday.....	1204		12 to 1 P. M..... 398
August.....	631			Night Service	1 to 2 "..... 475
September.....	933				2 to 3 "..... 463
October.....	1040				3 to 4 "..... 479
November.....	805				4 to 5 "..... 599
December.....	861				5 to 6 "..... 712
Totals.....	9504		9504		6 to 7 "..... 676
					7 to 8 "..... 669
					8 to 9 "..... 680
					9 to 10 "..... 619
					10 to 11 "..... 466
					11 to 12 Midnight..... 402
					12 to 1 A.M..... 376
					1 to 2 "..... 406
					2 to 3 "..... 270
					3 to 4 "..... 151
					4 to 5 "..... 118
					5 to 6 "..... 92

CAUSES OF ALARMS AND OF ALARMS WITH LOSS
DURING 1938

	Alarms	Alarms with Loss
a1 Assistance beyond City Limits.....	14	
1 Chimneys, Flues, Cupolas and Stacks, overheated or defective.....	69	35
2 Conflagration.....		
3 Electricity.....	698	351
4 Explosions.....	213	65
5 Exposure.....	63	62
5a False and Needless Alarms.....	1752	
6 Fireworks, Fire Crackers, Balloons, etc.....	24	14
7 Friction—Sparks—Occasioned by running machinery, including Pickers, Carding Machines, Gins, etc.....	41	16
8 Gas—Natural and Artificial.....	49	16
9 Hot Ashes and Coals.....	62	29
10 Hot Grease, Oil, Tar, Wax, Asphalt, ignition of.....	98	24
11 Hot or Molten Metal.....	8	2
12 Incendiarism.....	28	15
13 Lightning—buildings rodde.....	0	0
14 Lightning—buildings not rodde.....	15	11
15 Matches.....	349	195
16 Miscellaneous—Cause known but not Classified.....	912	13
17 Open Fires.....	66	2
18 Open Lights.....	91	38
19 Petroleum and its products.....	479	149
19a Rekindling of a previous fire.....	3	0
20 Rubbish and Litter.....	1784	9
21 Smoking.....	1189	798
22 Sparks—Arising from combustion.....	110	51
23 Sparks on Roof.....	38	24
24 Spontaneous Combustion.....	141	91
24a Sprinklers.....	176	32
25 Steam and Hot Water Pipes.....	12	5
26 Stoves, Furnaces, Boilers and their pipes.....	744	96
27 Unknown.....	276	181
28 Unknown origin but investigation important.....		
Totals	9504	2324

GRADE OF INSURED LOSSES FOR 1938

7878	Alarms with no insured loss		
498	Fires with loss under \$100		\$25,797.44
556	" " " from \$100 to \$500		126,541.71
168	" " " " \$500 to \$1,000		121,428.95
267	" " " " \$1,000 to \$5,000		592,368.17
64	" " " " \$5,000 to \$10,000		430,797.38
24	" " " " \$10,000 to \$15,000		296,551.44
	Over \$15,000		
1	Jan. 1, 1938	917-21 Boylston St., Bentley School of Accounting & Finance	\$33,915.00
1	" 11, "	Off Somerset St., Suffolk Court House Annex	41,720.15
1	" 15, "	145-47 South St., Harry Stolzberg, et al.	25,748.88
1	" 30, "	180-94 Mass. Ave., J. J. Newberry Co., et al.	62,327.39
1	Feb. 2, "	107-9 Washington St., Eliot Hardware Co., et al.	41,319.44
1	" 19, "	92-4 High St., M. H. Katz, et al.	26,891.86
1	" 28, "	76 Warrenton St., Southland Restaurant	17,742.72
1	" 28, "	1012-16 Bennington St., Miller Drug Co.	17,195.43
1	Mar. 14, "	15 Kneeland St., Robinson Bros., et al.	25,423.74
1	Apr. 4, "	42-48 Binford St., Bove Wines Inc., et al.	20,698.81
1	" 15, "	55-65 Bedford St., Bartlett Coppinger Maloon Co., et al.	23,808.36
1	" 28, "	127-33 Oliver St., H. D. Evans Steel Co., et al.	19,685.74
1	May 17, "	262 Gardner St., Highland Ice & Fuel Co.	42,402.65
1	June 10, "	178 Border St., Suffolk Coal Co.	47,336.14
1	Aug. 4, "	7-8 Blackstone St., India Casing Co., et al.	21,890.14
1	" 24, "	685-91 Washington St., Touraine Lunch, et al.	19,085.71
1	Sept. 30, "	13-15 Shawmut St., Hairenik Association	20,933.29
1	Oct. 19, "	540 Sumner St., Airport Box Co., et al.	17,422.69
1	Nov. 22, "	1-7 Washington St., Haymarket Hardware Co., et al.	32,666.93
1	" 28, "	9-15 Federal Ct., Watson Cut Sole Co., et al.	34,955.67
1	Dec. 10, "	133 Halleck St., Great Eastern Packing & Paper Stock Corp., et al.	41,232.00
9476			\$2,227,887.83
5	Marine Losses		132,675.00
	Rents and U. & O.		\$2,360,562.83
			4,192.15
23	Sprinkler Losses (no fire)	\$33,300.52	\$2,364,754.98
9504			

STATISTICS FOR YEAR ENDING
DECEMBER 31, 1938

Population.....	833,361
Area Square Miles.....	47.81
Number of Brick, Stone, Concrete, Steel frame, B, etc.....	44,558
" " Wooden Buildings.....	93,966
" " Alarms, exclusive of False and Needless.....	7,562
" " False and Needless Alarms.....	1,752
" " Calls to assist other Cities and Towns.....	14
" " Sprinkler System breaks and defects.....	176
" " Fires in Brick and Stone Building.....	2,284
" " Fires in Wooden Buildings.....	1,822
" " Fires in Concrete Blocks.....	42
" " Fires in Fireproof.....	1
" " Fires in Ironclad.....	12
" " Fires in Reinforced Concrete.....	0
" " Fires not originating in Buildings.....	3,401
" " Fires confined to floor where fire originated	3,894
" " " confined to Building but not to floor of origin.....	203
" " " extending to adjoining Build- ing.....	41
" " " extending beyond adjoining Building.....	23
" " " originating in Automobiles	719
" " " not originating in Buildings	2,632
" " " not originating in, but invol- ving Buildings.....	50

† January 1, 1939. By courtesy of City of Boston Building Department.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insur- ance where claim for loss was made....	\$49,704,936.32	\$14,514,385.36	\$107,700.00	\$861,889.00	\$65,188,910.68
Total Insur- ance Loss....	1,344,598.09	883,289.74	4,192.15	132,675.00	2,364,754.98*
Losses where fires origin- ated, i. e., direct loss- es.....	1,313,342.47	874,738.80	4,192.15	132,675.00	2,324,948.42*
Losses where fires did not originate, i. e., expos- ure losses....	31,255.62	8,550.94			39,806.56*

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of these amounts.

Review of grade of losses for ten years

Years	Total Al'm.	No Loss	Under \$100	\$100 to 500	\$500 to 1000	\$1000 to 5000	\$5000 to 10,000	\$10,000 to 15,000	Over 15,000
1929	8336	5584	1081	820	241	449	87	29	45
1930	8500	5707	1060	803	271	461	98	35	65
1931	8728	5777	1109	849	273	544	103	34	39
1932	9393	6379	1121	849	296	590	100	22	36
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	8058	676	572	197	278	47	15	18
1936	9509	7734	614	594	184	302	42	9	30
1937	9636	17963	566	537	191	297	45	13	24
1938	9504	7878	*502	*564	*175	*272	*67	24	22

*23 Sprinkler losses included, viz., 4 under \$100. 7 from \$100 to \$500.

6 from \$500 to \$1,000. 3 from \$1,000 to \$5,000. 3 from \$5,000 to \$10,000

† Includes 698 alarms with uninsured loss.

Review of total alarms, fires with loss, loss, average loss of total alarms, and average loss of fires with loss, for ten years

(Insured Loss with Estimates of Un-insured Loss except as noted)

Years	Total Alarms	Fires with Loss	Loss	Average Loss of Total Alarms	Average Loss of Fires with Loss
1929	8,336	2,719	\$4,195,151.81	\$503.25	\$1,542.90
1930	8,500	2,730	5,241,788.23	616.68	1,920.07
¶1931	8,728	2,908	4,201,708.83	481.41	1,444.88
¶1932	9,393	2,971	4,390,842.61	467.45	1,477.90
¶1933	9,147	2,662	2,373,631.09	259.49	891.67
¶1934	10,014	2,506	2,669,854.51	266.61	1,065.38
¶1935	9,861	2,502	2,079,237.97	210.85	1,165.49
¶1936	9,509	2,407	3,003,023.82	315.80	1,247.62
¶1937	9,636	2,421	2,521,565.68	261.68	1,041.53
¶1938	9,504	†2,292	2,364,754.98	248.82	1,031.74

The above tables include Still Alarms.

†Includes 689 fires with uninsured loss

¶Insured Loss only.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,

CHARLES W. GOODING,

Superintendent of Department.

BOSTON PROTECTIVE DEPARTMENT

MAR 31 1944



SIXTY-SIXTH

ANNUAL REPORT

FOR THE CALENDAR YEAR

1 9 3 9

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

ARTHUR J. ANDERSON, PRES.
ALFRED N. MINER, VICE-PRES.
HERBERT A. KNEELAND
JAMES H. CARNEY

DIRECTORS

FREDERICK G. FARQUHAR
FREDERICK A. BAILEY
I. LLOYD GREENE
ELIOT R. HOWARD
ROBERT A. SULLIVAN

BOSTON, January 1, 1940.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors submit herewith the 66th Annual Report of the Department with the reports of the Chief of Department, Treasurer, and statistical tables.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and forty-five thousand dollars.

For the Directors,

ARTHUR J. ANDERSON,

President

TREASURER'S REPORT

INCOME AND EXPENSE ACCOUNT FOR THE YEAR ENDED
DECEMBER 31, 1939

RECEIPTS:

Cash Balance December 31, 1938.....		\$	6,191.64
Assessment on July-December 31, 1938			
Premiums	\$	69,867.37	
Assessment on January-June 30, 1939			
Premiums		78,360.78	
Total Assessments	\$148,228.15		
1938 Assessment collected in 1939.....	163.75		
Dividend Public Fire05		
Special Service	1,324.00		
Transferred from Reserve Account.....	4,000.00		
Interest—Warren Institution for Savings			
Account No. 140706	48.62		
Amounts deducted from payroll and on			
hand at end of year:			
Employees Federal Old Age Benefit	245.40		
Employees loans due National Shaw-			
mut Bank	120.30		
Amounts credited to Miscel-			
laneous Corporation Ex-			
pense Account	\$2,412.00		
Less: Amounts charged to			
Miscellaneous Corporation			
Expense Account	1,967.55	444.45	154,574.72
Total			\$160,766.36

EXPENDITURES:

Department Payroll and Salaries.....	\$109,268.95		
Rent and Taxes	16,744.45		
Insurance	6,988.60		
Water, Light and Fuel.....	3,075.75		
Massachusetts Unemployment Taxes.....	2,561.15		
Miscellaneous Department Supplies.....	1,118.85		
Automobile Supplies and Repairs.....	1,116.55		
Telephone	1,083.80		
Printing and Office Supplies.....	662.29		
Interest	355.55		
Repairs—Equipment	334.06		
Repairs—Houses	117.45		
New Equipment	38.75		
Federal Unemployment Taxes.....	303.13		
Federal Old Age Benefit Taxes.....	948.57		
Borrowed Money	10,000.00		
Federal Old Age Benefit Taxes, Em-			
ployees—Last Quarter 1938.....	246.39		
Total Cash Expenditures.....		\$154,964.29	
Cash Balance December 31, 1939.....		5,802.07	
Total			\$160,766.36

REPORT

HEADQUARTERS BOSTON PROTECTIVE DEPARTMENT }
OFFICE OF CHIEF OF DEPARTMENT, No. 3 INDIA SQ. }

Boston, January 1st, 1940.

TO THE PRESIDENT AND BOARD OF DIRECTORS:

Gentlemen: — I herewith submit the Sixty-Sixth Annual Report of operations of the Department for the year ending December 31st, 1939.

CALLS AND SERVICE

The department responded to 3,200 City boxes, 798 Verbal, 179 Boston Automatic Fire Alarms, 88 American District Telegraph, 16 General Alarm Corporation which includes 84 Sprinkler Breaks, 114 Sprinkler Troubles, Total 4,281; also 21 Water Damages, Total responses 4,302.

The service rendered was 15 fire extinguishers used, 12,350 covers spread on merchandise at fires and other calls, 221 covers on roofs, 208 covers protecting merchandise after fires from storms. Total covers used 12,779.

The hours service were 2,445.39 at fires and other calls, 280.25 protecting merchandise &c after fires, and 1,670.30 privates detailed after fires. Total 4,396.34.

OF THE 11,518 ALARMS, 8,639 ALARMS or 75.00 PER CENT WERE WITHOUT LOSS. (See grade of losses.)

The insured loss on buildings, contents, rents, vessels and cargoes was \$2,907,481.05 divided as follows:

Buildings.....	\$1,617,806.36
Contents.....	1,232,400.80
Rents & U. & O.....	5,740.45
Vessels and Cargoes.....	51,533.44
TOTAL.....	\$2,907,481.05

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount.

SPRINKLER LEAKAGE DAMAGE (Other Than Fires)

Building & Contents, Insurance \$4,051,775.00. Insurance Loss \$10,745 89†

†NOTE—The above includes only losses reported to the Department.

DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2606
Roxbury District.....	2248
Charlestown.....	583
East Boston.....	602
South Boston.....	699
Dorchester.....	2187
West Roxbury.....	1164
Brighton.....	879
Hyde Park.....	531
Boston Harbor.....	1
Brookline.....	3
Dedham.....	4
Milton.....	2
Newton.....	4
Chelsea.....	2
Revere.....	1
Somerville.....	1
Cambridge.....	1
Total.....	11518

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day		
1939						
January.....	1087	Monday.....	1682	Day Service	6 to 7 A.M.....	126
					7 to 8 ".....	186
February.....	634	Tuesday.....	1695		8 to 9 ".....	249
					9 to 10 ".....	327
March.....	773	Wednesday.....	1648		10 to 11 ".....	389
					11 to 12 Noon.....	544
April.....	927	Thursday.....	1650		12 to 1 P.M.....	620
					1 to 2 ".....	678
May.....	1045	Friday.....	1653		2 to 3 ".....	654
					3 to 4 ".....	679
June.....	800	Saturday.....	1804		4 to 5 ".....	823
					5 to 6 ".....	992
July.....	1025	Sunday.....	1386	Night Service	6 to 7 ".....	798
					7 to 8 ".....	712
August.....	797				8 to 9 ".....	745
					9 to 10 ".....	650
September.....	789				10 to 11 ".....	508
					11 to 12 Midnight.....	404
October.....	1092				12 to 1 A.M.....	387
					1 to 2 ".....	374
November.....	1396				2 to 3 ".....	252
					3 to 4 ".....	181
December.....	1153				4 to 5 ".....	139
					5 to 6 ".....	101
Totals.....	11518		11518			11518

CAUSES OF ALARMS AND OF ALARMS WITH LOSS
DURING 1939

	Alarms	Alarms with Loss
a1 Assistance beyond City Limits.....	18	
1 Chimneys, Flues, Cupolas and Stacks, overheated or defective.....	59	45
2 Conflagration.....		
3 Electricity.....	692	416
4 Explosions.....	184	66
5 Exposure.....	77	76
5a False and Needless Alarms.....	1553	
6 Fireworks, Fire Crackers, Balloons, etc.....	65	37
7 Friction—Sparks—Occasioned by running machinery, including Pickers, Carding Machines, Gins, etc.....	34	16
8 Gas—Natural and Artificial.....	60	23
9 Hot Ashes and Coals.....	87	35
10 Hot Grease, Oil, Tar, Wax, Asphalt, ignition of.....	110	27
11 Hot or Molten Metal.....	8	1
12 Incendiarism.....	25	16
13 Lightning—buildings rodded.....	0	
14 Lightning—buildings not rodded.....	9	5
15 Matches.....	515	261
16 Miscellaneous—Cause known but not Classified.....	803	29
17 Open Fires.....	48	5
18 Open Lights.....	102	53
19 Petroleum and its products.....	545	165
19a Rekindling of a previous fire.....	8	1
20 Rubbish and Litter.....	3248	11
21 Smoking.....	1545	977
22 Sparks—Arising from combustion.....	136	64
23 Sparks on Roof.....	56	41
24 Spontaneous Combustion.....	148	96
24a Sprinklers.....	198	30
25 Steam and Hot Water Pipes.....	14	6
26 Stoves, Furnaces, Boilers and their pipes.....	789	118
27 Unknown.....	382	259
28 Unknown origin but investigation important.....		
Totals	11518	2879

GRADE OF INSURED LOSSES FOR 1939

9622	Alarms with no insured loss		
534	Fires with loss under \$100		\$26,466.68
653	" " " from \$100 to \$500		145,779.68
228	" " " " \$500 to \$1,000		156,912.77
329	" " " " \$1,000 to \$5,000		789,916.52
77	" " " " \$5,000 to \$10,000		536,700.55
22	" " " " \$10,000 to \$15,000		266,406.73
	Over \$15,000		
1	Jan. 27, 1938 86-88 Washington St., S. M. Levin Co. Inc., et al.		40,572.99
1	Feb. 1, " 2175-85 Washington St., Leo's Shoe Store, et al.		16,635.52
1	Mar. 1, " 75 Kneeland St., Philmore Dress Corp., et al.		20,612.80
1	" 3, " 766 Summer St., Boston Edison Co.		18,000.00
1	" 8, " 338 W. Fourth St., T. Sullivan, et al.		20,752.00
1	" 11, " 119-33 Hanover St., Leone Window Display Co., et al.		22,967.53
1	" 17, " 53 Wareham St., Mayflower Colonial Shops, Inc., et al.		17,370.10
1	" 22, " 61-67 Chauncy St., Berge's Drapery Shop, et al.		18,801.50
1	" 23, " 336 A & 351-3 Congress Sts., Achorn Steel Co., et al.		86,867.14
1	Apr. 28, " 145 South St., Harry Stolzberg, et al.		33,146.80
1	May 14, " 80-108 Holton St., Johns Manville Sales Corp., et al.		36,021.19
1	" 18, " 116-118 Pearl St., Caroline Leather Co., et al.		17,841.91
1	" 21, " 108-112 South St., Blake, Wright & Co., et al.		26,639.68
1	June 6, " 58-60 Elm St., Eastern Distilled Spirits Co.		28,910.84
1	July 6, " 467-69 Washington St., Wilson Shoe Co., et al.		39,726.28
1	" 13, " 77 Bedford St., Ripley Stores Inc., et al.		15,775.19
1	" 24, " 31-34 Central Sq., W. T. Grant & Co.		22,412.00
1	" 26, " 9½-15 Harrison Ave., Prime Restaurant		22,586.80
1	Sept. 7, " 1285-99 Washington St., Hub Storage Warehouse, et al.		21,461.72
1	Oct. 2, " 173 Blackstone St., Alford Bros., Inc.		24,304.14
1	" 24, " 422 Border St., Geo. McQuesten Co. Inc.		37,100.56
1	Nov. 3, " 78-80 North St., Mass. Importing Co., et al.		23,999.32
1	" 4, " 60 Franklin St., London Harness Co.		37,048.34
1	" 13, " 93-105 Bedford St., Macey-Morris Desk Co., et al.		41,980.14
1	" 15, " 35 Kneeland St., B. Appel Inc., et al.		33,466.77
1	" 25, " 29½ Rutherford Ave., New England Pipe & Supply Co., et al.		114,348.71
1	Dec. 13, " 347-51 Congress & 332-6 A Sts., Milano Retanning Co., et al.		23,637.39
1	" 20, " E St., South Boston Lithuanian Citizen's Assoc.		20,229.43
1	" 28, " 1089-91 Washington St., Dichter Department Store, et al.		44,807.44
			\$2,850,207.16
3	Marine Losses		51,533.44
			\$2,901,740.60
	Rents and U. & O.		5,740.45
21	Sprinkler Losses (no fire)	\$10,745.89	\$2,907,481.05

STATISTICS FOR YEAR ENDING
DECEMBER 31, 1939

Population.....	837,273
Area Square Miles.....	47.81
Number of Brick, Stone, Concrete, Steel frame, B, etc.....	44,577
" " Wooden Buildings.....	93,156
" " Alarms, exclusive of False and Needless.....	9,749
" " False and Needless Alarms.....	1,553
" " Calls to assist other Cities and Towns.....	18
" " Sprinkler System breaks and defects.....	198
" " Fires in Brick and Stone Building.....	2,645
" " Fires in Wooden Buildings.....	2,104
" " Fires in Concrete Blocks.....	41
" " Fires in Fireproof.....	5
" " Fires in Ironclad.....	19
" " Fires in Reinforced Concrete.....	0
" " Fires not originating in Buildings.....	4,935
" " Fires confined to floor where fire originated	4,491
" " " confined to Building but not to floor of origin.....	241
" " " extending to adjoining Build- ing.....	63
" " " extending beyond adjoining Building.....	19
" " " originating in Automobiles	815
" " " not originating in Buildings	4,040
" " " not originating in, but invol- ving Buildings.....	80
	4,935
	4,814
	9,749
	9,749

† January 1, 1940. By courtesy of City of Boston Building Department.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insur- ance where claim for loss was made....	\$114,965,317.13	\$17,521,622.14	\$237,020.00	\$797,231.91	\$133,521,191.18
Total Insur- ance Loss....	1,617,806.36	1,232,400.80	5,740.45	51,533.44	2,907,481.05*
Losses where fires origin- ated, i. e., direct loss- es.....	1,575,897.28	1,203,118.22	5,740.45	51,533.44	2,836,289.39*
Losses where fires did not originate, i. e., expos- ure losses....	41,909.08	29,282.58			71,191.66*

*NOTE—The amounts indicated represent only payments made, with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The amounts do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of these amounts.

Review of grade of losses for ten years

Years	Total Al'm.	No Loss	Under \$100	\$100 to 500	\$500 to 1000	\$1000 to 5000	\$5000 to 10,000	\$10,000 to 15,000	Over 15,000
1930	8500	5707	1060	803	271	461	98	35	65
1931	8728	5777	1109	849	273	544	103	34	39
1932	9393	6379	1121	849	296	590	100	22	36
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	8058	676	572	197	278	47	15	18
1936	9509	7734	614	594	184	302	42	9	30
1937	9636	7963	566	537	191	297	45	13	24
1938	9504	7878	502	564	175	272	67	24	22
1939	11518	†9622	*535	*666	*235	*331	*77	22	30

*21 Sprinkler losses included, viz., 1 under \$100. 11 from \$100 to \$500.

7 from \$500 to \$1,000. 2 from \$1,000 to \$5,000.

† Includes 983 alarms with uninsured loss.

Review of total alarms, fires with loss, loss, average loss of total alarms, and average loss of fires with loss, for ten years

(Insured Loss with Estimates of Un-insured Loss except as noted)

Years	Total Alarms	Fires with Loss	Loss	Average Loss of Total Alarms	Average Loss of Fires with Loss
1930	8,500	2,730	\$5,241,788.23	\$616.68	\$1,920.07
¶1931	8,728	2,908	4,201,708.83	481.41	1,444.88
¶1932	9,393	2,971	4,390,842.61	467.45	1,477.90
¶1933	9,147	2,662	2,373,631.09	259.49	891.67
¶1934	10,014	2,506	2,669,854.51	266.61	1,035.38
¶1935	9,861	2,502	2,079,237.97	210.85	1,165.49
¶1936	9,509	2,407	3,003,023.82	315.80	1,247.62
¶1937	9,636	2,421	2,521,565.68	261.68	1,041.53
¶1938	9,504	2,292	2,364,754.98	248.82	1,031.74
¶1939	11,518	†2,849	2,907,481.05	252.43	1,020.52

The above tables include Still Alarms.

†Includes 974 fires with uninsured loss

¶Insured Loss only.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,

WILLIAM F. BOWERS,

Chief of Department

BOSTON PROTECTIVE DEPARTMENT



SIXTY - SEVENTH

ANNUAL REPORT

FOR THE CALENDAR YEAR

1940

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

ALFRED N. MINER, PRES.
ARTHUR J. ANDERSON, VICE-PRES.
HERBERT A. KNEELAND
JAMES H. CARNEY

DIRECTORS

FREDERICK A. BAILEY
ELIOT R. HOWARD
ROBERT A. SULLIVAN
JAMES F. CRAFTS
EDWARD A. LARNER

BOSTON, January 1, 1941.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors desire to express to the officers and uniformed members of the Department their appreciation for the loyalty and good work performed during the past year; also to submit herewith the 67th Annual Report of the Department with the reports of the Chief of Department, Treasurer, and statistical tables.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and fifty thousand dollars.

For the Directors,
ALFRED N. MINER,

President

TREASURER'S REPORT

INCOME & EXPENSE ACCOUNT FOR THE YEAR ENDED
December 31, 1940

RECEIPTS:

Cash Balance, December 31, 1939.....		\$ 5,802.07
Assessment on July-December 31, 1939 Premiums.....	\$ 63,767.88	
Assessment on January-June 30, 1940 Pre- miums.....	75,892.40	
Total Assessments.....	\$139,660.28	
Special Services.....	3,690.49	143,350.77
TOTAL.....		\$149,152.84

EXPENDITURES:

Department Payroll & Salaries.....	\$109,565.44	
Rent & Taxes.....	16,075.04	
Insurance.....	4,874.24	
Water, Light & Fuel.....	3,477.59	
Massachusetts Unemployment Taxes Year 1940.....	2,549.13	
Massachusetts Unemployment Taxes Last Quarter 1939.....	675.81	
Automobile Repairs & Supplies.....	1,491.54	
Telephone.....	1,220.22	
Miscellaneous Department Supplies.....	1,206.42	
Federal Old Age Benefit Taxes Year 1940.....	944.13	
Federal Old Age Benefit Taxes Last Quarter 1939.....	250.30	
Federal Old Age Benefit Taxes Last Quarter 1939—Employees.....	245.40	
Miscellaneous Corporation Expenses.....	753.27	
Printing & Office Supplies.....	713.08	
Repairs—Houses.....	677.12	
“ Equipment.....	138.44	
Interest.....	384.03	
Federal Unemployment Taxes Year 1940.....	283.24	
Federal Unemployment Taxes Year 1939.....	284.30	
New Equipment & Furnishings.....	155.04	
Employees Loans Due National Shawmut Bank December 31, 1939.....	120.30	
TOTAL CASH EXPENDITURES.....		\$146,084.08
Cash Balance December 31, 1940.....		3,068.76
TOTAL.....		\$149,152.84

REPORT

HEADQUARTERS BOSTON PROTECTIVE DEPARTMENT }
OFFICE OF CHIEF OF DEPARTMENT, No. 3 INDIA SQ. }

BOSTON, January 1st, 1941.

TO THE PRESIDENT AND BOARD OF DIRECTORS:

Gentlemen:— I herewith submit the Sixty-Seventh Annual Report of operations of the Department for the year ending December 31st, 1940.

CALLS AND SERVICE

The department responded to 2,891 City boxes, 576 Verbal, 156 Boston Automatic Fire Alarms, 83 American District Telegraph, 28 General Alarm Corporation, which includes 78 Sprinkler Breaks, 111 Sprinkler Troubles, Total 3,734; also 19 Water Damages, Total responses 3,753.

The service rendered was 17 fire extinguishers used, 11,858 covers spread on merchandise at fires and other calls, 262 covers on roofs, 334 covers protecting merchandise after fires from storms. Total covers used 12,454.

The hours service were 2,341.09 at fires and other calls, 286.13 protecting merchandise &c after fires, and 1,238.05 privates detailed after fires. Total 3,865.27.

OF THE 9,922 ALARMS, 7,160 ALARMS or 72.16 PER CENT WERE WITHOUT LOSS. (See grade of losses.)

The insured loss on buildings, contents, rents, vessels and cargoes was \$2,740,502.45 divided as follows:

Buildings.....	\$1,562,754.65*
Contents.....	1,132,413.41*
Rents & U. & O.....	7,311.88*
Vessels and Cargoes.....	38,022.51*
TOTAL.....	\$2,740,502.45*

*NOTE—The above totals are actual loss payments with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The above totals do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount and should be added thereto.

SPRINKLER LEAKAGE DAMAGE (Other Than Fires)

Building & Contents, Insurance \$430,000.00. Insurance Loss \$11,690 33†

†NOTE—The above includes only losses reported to the Department.

DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2510
Roxbury District.....	1886
Charlestown.....	522
East Boston.....	564
South Boston.....	742
Dorchester.....	1661
West Roxbury.....	937
Brighton.....	726
Hyde Park.....	356
Boston Harbor.....	3
Brookline.....	2
Cambridge.....	1
Chelsea.....	1
Dedham.....	3
Milton.....	3
Newton.....	1
Quincy.....	2
Somerville.....	1
Watertown.....	1
Total.....	9922

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day	
1940					
January.....	922	Monday.....	1579	Day Service	6 to 7 A.M..... 115
February.....	744	Tuesday.....	1365		7 to 8 "..... 167
March.....	748	Wednesday.....	1369		8 to 9 "..... 263
April.....	870	Thursday.....	1416		9 to 10 "..... 310
May.....	815	Friday.....	1382		10 to 11 "..... 348
June.....	826	Saturday.....	1468		11 to 12 Noon..... 447
July.....	713	Sunday.....	1343		12 to 1 P.M..... 491
August.....	698				1 to 2 "..... 508
September.....	713				2 to 3 "..... 496
October.....	1136				3 to 4 "..... 547
November.....	869				4 to 5 "..... 684
December.....	868				5 to 6 "..... 744
Totals.....	9922		9922	Night Service	6 to 7 "..... 634
					7 to 8 "..... 645
					8 to 9 "..... 654
					9 to 10 "..... 656
					10 to 11 "..... 491
					11 to 12 Midnight..... 408
					12 to 1 A.M..... 401
					1 to 2 "..... 344
					2 to 3 "..... 226
					3 to 4 "..... 135
					4 to 5 "..... 110
					5 to 6 "..... 98

CAUSES OF ALARMS AND OF ALARMS WITH LOSS
DURING 1940

	Alarms	Alarms with Loss
1a Assistance beyond City Limits.....	15	
1 Chimneys, Flues, Cupolas and Stacks, overheated or defective.....	74	43
2 Conflagration.....		
3 Electricity.....	689	400
4 Explosions.....	171	77
5a False Alarms	1488	
6 Fireworks, Fire Crackers, Balloons, etc.....	64	38
7 Friction—Sparks—Occasioned by running machinery, including Pickers, Carding Machines, Gins, etc.....	47	18
8 Gas—Natural and Artificial.....	58	20
9 Hot Ashes and Coals.....	80	40
10 Hot Grease, Oil, Tar, Wax, Asphalt, ignition of.....	159	36
11 Hot or Molten Metal.....	25	18
12 Incendiarism.....	47	33
13 Lightning—buildings rodded.....	1	1
14 Lightning—buildings not rodded.....	10	8
15 Matches.....	501	255
16 Miscellaneous—Cause known but not Classified.....	841	31
17 Open Fires.....	58	12
18 Open Lights.....	69	34
19 Petroleum and its products.....	632	185
19a Rekindling of a previous fire.....		
20 Rubbish and Litter.....	1950	
21 Smoking.....	1477	1000
22 Sparks—Arising from combustion.....	119	56
23 Sparks on Roof.....	34	28
24 Spontaneous Combustion.....	153	103
24a Sprinklers.....	189	29
25 Steam and Hot Water Pipes.....	8	4
26 Stoves, Furnaces, Boilers and their pipes.....	716	113
27 Unknown.....	247	181
28 Unknown origin but investigation important.....		
Totals	9922	2763

GRADE OF INSURED LOSSES FOR 1940

8222	Alarms with no insured loss		
446	Fires with loss under \$100		\$22,825.58
593	" " " from \$100 to \$500		137,934.46
204	" " " " \$500 to \$1,000		134,470.71
326	" " " " \$1,000 to \$5,000		787,487.50
63	" " " " \$5,000 to \$10,000		431,830.76
20	" " " " \$10,000 to \$15,000		255,719.01
Over \$15,000			
1	Jan. 8, 1940	7-11 Appleton St., Paine Memorial Corp., et al.	43,205.89
1	" 12, "	27-28 Haymarket Sq., Marie F. Barry, et al.	80,189.97
1	" 13, "	862-870 Blue Hill Ave., Lena Hanlon Estate, et al.	22,869.30
1	" 18, "	33 Central Sq., Green's Furniture Co., et al.	17,893.55
1	" 23, "	163-165 Washington St., Dunlop Reed Clothing Co., et al.	31,262.01
1	" 24, "	1-9 Corinth St., Bellia Neustadt, et al.	15,321.82
1	" 27, "	515-519 Washington St., George White Fund, et al.	18,364.12
1	Feb. 2, "	557-563 Tremont St., Arnold-Fisher Co., et al.	45,544.00
1	" 9, "	15-29 Richmond St., Mercantile Wharf Co., et al.	25,463.72
1	Mar. 8, "	289-293 Washington St., Aaron Smith, et al.	19,262.54
1	" 23, "	356-358 Main St., A. Da Prato	49,966.00
1	" 27, "	1797-1813 Washington St., Sadye Cline, et al.	58,830.06
1	Apr. 12, "	1 Hartford St., Weeks Real Estate Trust, et al.	20,781.85
1	" 18, "	151-153 Hanover St., George R. Harding Trustee, et al.	20,514.95
1	May 11, "	1586-1588 Hyde Park Ave., Yale Wool Waste Co., et al.	18,447.14
1	" 20, "	107-117 Arlington St., Dwelling House Assoc., et al.	32,654.85
1	June 1, "	167 Tremont St., John Irving Shoe Corp., et al.	23,084.91
1	" 12, "	89 Bickford St., Mass. Knitting Mills, et al.	62,918.36
1	July 15, "	36-38 Winter St., Scott Furriers, Inc., et al.	67,207.80
1	" 19, "	137 Washington St., Leopold Morse Co.	33,339.90
1	Aug. 23, "	11 Newbury St., Emmanuel Episcopal Church, et al.	19,955.52
1	Sept. 29, "	289-297 Summer St., Adams & Leland, Inc., et al.	59,712.24
1	Oct. 6, "	16 Railroad Ave., Pope Lumber Co.	16,297.15
1	" 13, "	8 Louisburg Square, Philip Young, et al.	31,877.62
1	Nov. 3, "	395 Commercial St., Standard Grocery Co., et al.	32,695.62
1	" 20, "	100 Cummings Highway, Methodist Episcopal Church	18,733.00
1	Dec. 26, "	131 Washington St., Brighton, Washington Apts., Inc., et al.	23,344.15
1	" 26, "	1-7 Green St., Harvard College, et al.	15,162.00
			\$2,695,168.06
3	Marine Losses		38,022.51
			\$2,733,190.57
Rents and U. & O.			7,311.88
17	Sprinkler Losses (no fire)	\$11,690.33	\$2,740,502.45
9922			

STATISTICS FOR YEAR ENDING
DECEMBER 31, 1940

Population.....	770,038
Area Square Miles.....	47.81
Number of Brick, Stone, Concrete, Steel frame, B, etc.....	44,659
" " Wooden Buildings.....	93,280
" " Alarms, exclusive of False Alarms.....	8,230
" " False Alarms.....	1,188
" " Calls to assist other Cities and Towns.....	15
" " Sprinkler System breaks and defects.....	189
" " Fires in Brick and Stone Building.....	2,366
" " Fires in Wooden Buildings.....	2,034
" " Fires in Concrete Blocks.....	52
" " Fires in Fireproof.....	4
" " Fires in Ironclad.....	20
" " Fires in Reinforced Concrete.....	3
" " Fires not originating in Buildings.....	2,823
" " Fires confined to floor where fire originated	4,111
" " " confined to Building but not to floor of origin.....	283
" " " extending to adjoining Build- ing.....	74
" " " extending beyond adjoining Building.....	11
" " " originating in Automobiles	836
" " " not originating in Buildings	1,911
" " " not originating in, but invol- ving Buildings.....	76

† January 1, 1941. By courtesy of City of Boston Building Department.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insur- ance where claim for loss was made.....	\$87,661,151.50	\$19,334,030.72	\$250,800.00	\$343,912.00	\$107,589,894.22
Total Insur- ance Loss....	1,562,754.65	1,132,413.41	7,311.88	38,022.51	2,740,502.45*
Losses where fires origin- ated, i. e., direct loss- es.....	1,507,290.53	1,119,064.18	7,311.88	38,022.51	2,671,689.10*
Losses where fires did not originate, i. e., expos- ure losses....	55,464.12	13,349.23			68,813.35*

*NOTE—The above totals are actual loss payments with estimates by insurance company ad-justers for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The above totals do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount and should be added thereto.

Classification of Losses for ten years

Years	Total Al'm.	No Loss	Under \$100	\$100 to \$500	\$500 to \$1000	\$1000 to \$5000	\$5000 to 10,000	\$10,000 to 15,000	Over 15,000
1931	8728	5777	1109	849	273	544	103	34	39
1932	9393	6379	1121	849	296	590	100	22	36
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	8053	676	572	197	278	47	15	18
1936	9509	7734	614	594	184	302	42	9	30
1937	9636	7963	566	537	191	297	45	13	24
1938	9504	7878	502	564	175	272	67	24	22
1939	11518	9622	535	666	235	331	77	22	30
1940	9922	†8222	*448	*602	*208	*330	63	20	29

† Includes 1062 alarms with uninsured loss.

* Sprinkler losses included, viz., 2 under \$100. 9 from \$100 to \$500.

4 from \$500 to \$1000. 2 from \$1000 to \$5000.

Tabulation of Total Alarms, Fires with Loss, Insured Loss, Average Insured Loss of Total Alarms, and Average Loss of Fires Insured, for Ten Years

Years	Total Alarms	Fires With Loss		Insured Loss	Average Insured Loss of Total Alarms	Average Loss of Fires Insured
		Insured	Uninsured			
1931	8,728	2,385	523	\$4,201,708.83	\$481.41	\$1,762.14
1932	9,393	2,460	511	4,390,842.61	467.45	1,784.90
1933	9,147	2,059	603	2,373,631.09	259.49	1,152.81
1934	10,014	1,856	650	2,669,854.51	266.61	1,438.50
1935	9,861	1,784	718	2,079,237.97	210.85	1,165.49
1936	9,509	1,758	649	3,003,023.82	315.80	1,708.20
1937	9,636	1,661	760	2,521,565.68	261.68	1,518.10
1938	9,504	1,603	689	2,364,754.98	248.82	1,475.21
1939	11,518	1,875	974	2,907,481.05	252.43	1,550.66
1940	9,922	1,683	1,050	2,740,502.45	276.20	1,628.34

The above tables include Still Alarms.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,

WILLIAM F. BOWERS,

Chief of Department

7353.5 2

BOSTON PROTECTIVE DEPARTMENT

MAY 31 1944



SIXTY - EIGHTH

ANNUAL REPORT

FOR THE CALENDAR YEAR

1941

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

ALFRED N. MINER, PRES.
EDWARD A. LARNER, VICE-PRES.
ROBERT A. SULLIVAN
JAMES H. CARNEY

DIRECTORS

FREDERICK A. BAILEY
JAMES F. CRAFTS
HAROLD A. KNAPP
FRANKLIN T. TOWLE
JULIUS F. HALLER

Boston, January 1, 1942.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors desire to again express to the officers and uniformed members of the Department their appreciation for the loyalty and good work performed during the past year; also to submit herewith the 68th Annual Report of the Department with the reports of the Chief of Department, Treasurer, and statistical tables. These tables have been revised and amplified in the endeavor to make them of more value to the agents and brokers using our services.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and sixty thousand dollars.

For the Directors,

ALFRED N. MINER,

President

HEADQUARTERS BOSTON PROTECTIVE DEPARTMENT }
OFFICE OF CHIEF OF DEPARTMENT, No. 3 INDIA Sq. }

BOSTON, January 1st, 1942.

TO THE PRESIDENT AND BOARD OF DIRECTORS:

Gentlemen:— I herewith submit the Sixty-Eighth Annual Report of operations of the Department for the year ending December 31st, 1941.

CALLS AND SERVICE

The department responded to 3,248 City boxes, 585 Verbal, 123 Boston Automatic Fire Alarms, 125 American District Telegraph 35 General Alarm Corporation, which includes 59 Sprinkler Breaks, 122 Sprinkler Troubles, Total 4,116; also 32 Water Damages, Total responses 4,148.

The service rendered was 20 fire extinguishers used, 13,215 covers spread on merchandise at fires and other calls, 210 covers on roofs, 284 covers protecting merchandise after fires from storms. Total covers used 13,709. In addition 9,574 feet of tar paper was used to cover roofs and windows.

The hours service were 2,428.48 at fires and other calls, 266.27 protecting merchandise etc. after fires, and 800.23 privates detailed after fires. Total 3,495.38.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,

WILLIAM F. BOWERS,

Chief of Department

TREASURER'S REPORT
AND GENERAL STATISTICAL INFORMATION
AND SUMMARY TABLES

TREASURER'S REPORT

Income and Expense Account for the Year Ended
December 31, 1941

RECEIPTS:

Cash Balance, December 31, 1940.....		\$ 3,068.76
Assessment on July-December 31, 1940 Premiums.....	\$ 68,108.02	
Assessment on January-June 30, 1941 Pre- miums.....	74,747.97	
Total Assessments.....	\$142,855.99	
Special Services.....	5,457.95	
Federal Old Age Benefit Employees Account..	210.90	148,524.84
TOTAL.....		\$151,593.60

EXPENDITURES:

Department Payroll & Salaries.....	\$104,658.30	
Rent & Taxes.....	16,084.43	
Social Security Taxes.....	2,634.28	
Insurance.....	4,862.99	
Water, Light & Fuel.....	3,385.43	
Automobile Repairs & Supplies.....	1,795.18	
Telephone.....	1,200.06	
Miscellaneous Department Supplies.....	1,180.16	
Printing & Office Supplies.....	644.60	
Repairs—Houses.....	431.15	
“ Equipment.....	491.86	
New Equipment & Furnishings.....	2,322.36	
Miscellaneous Expenses.....	870.20	
TOTAL CASH EXPENDITURES.....		\$140,561.00
Cash Balance December 31, 1941.....		11,032.60
TOTAL.....		\$151,593.60

SUMMARY AND GRADE OF INSURED LOSSES FOR 1941

The insured loss on buildings, contents, rents, vessels and cargoes was \$4,555,108.74 divided as follows:

Buildings.....	\$1,975,900.14*
Contents.....	2,518,807.38*
Rents & U. & O.....	28,901.22*
Vessels and Cargoes.....	31,500.00*

TOTAL (Largest since 1930)..... \$4,555,108.74*

SPRINKLER LEAKAGE DAMAGE (Other Than Fires)

Building & Contents, Insurance. \$1,348,000.00 Insurance Loss \$12,989.61†

†NOTE—The above includes only losses reported to the Department.

9349	Alarms with no loss		
1249	Alarms with uninsured loss		
500	Fires with loss under \$100		\$26,539.66
637	" " " from \$100 to \$500		144,817.38
209	" " " " \$500 to \$1,000		145,687.38
337	" " " " \$1,000 to \$5,000		786,261.08
63	" " " " \$5,000 to \$10,000		439,740.40
17	" " " " \$10,000 to \$15,000		206,340.11
	Over \$15,000		
1	Jan. 12, 1941 1 Dix St., Christ Church		18,544.42
1	" 15, " 40 Jamaicaaway, Rose Management Co., et al.		24,116.03
1	" 16, " 32-36 Pitts St., Independent Chair Co., et al.		16,572.23
1	" 19, " 372-378 Boylston St., Cabot, Cabot & Forbes, Inc., et al.		46,381.69
1	" 20, " 95 South St., Saint Thomas Roman Catholic Church		18,075.00
1	" 21, " 342-344 Harrison Ave., Dave's Dry Goods, et al.		16,291.49
1	" 22, " 333 Medford St., Revere Sugar Refinery		20,000.00
1	" 27, " 609-613 Albany St., Betty Alden, Inc., et al.		22,505.56
1	Feb. 6, " 58-60 Portland St., G. D. Wetherill & Co., Inc., et al.		39,459.95
1	" 11, " 113 Harold St., Hebrew Educational Alliance		25,999.01
1	" 20, " 106 Massachusetts Ave., Liggett Drug Co., Inc., et al.		17,428.45
1	" 28, " 69-75 Chauncy St., Wilbar's, Inc., et al.		43,267.76
1	Mar. 1, " 467-469 Washington St., Hudson Wearing Apparel, Inc. et al.		51,915.34
1	" 20, " 112-114 Humboldt Ave., M. Bernard, et al.		16,437.90
1	" 31, " 537 Massachusetts Ave., Franklin Savings Bank of Boston, et al.		17,870.59
1	Apr. 3, " 124 Norfolk Ave., People's Storage Warehouse, Inc., et al.		17,216.75
1	" 23, " 174 West Second St., General Wool Co.		19,000.00
1	May 8, " 21 Westland Ave., Gangel Fur Mfrs., et al.		37,681.00
1	" 20, " 79-81 High St., R. Coolidge, et al.		41,326.95
1	" 20, " 95 Pierce St., W. H. Harlow & Sons		59,196.73
1	June 6, " 92-94 High St., T. E. Proctor Estate, et al.		24,310.00
1	" 7, " 260 Bunker Hill St., Waverly Heating Supply Co.		100,470.47
1	" 7, " 33 Stillman St., Catholic Archdiocese of Boston		33,460.55
1	" 27, " 49 Melcher St., Boston Wharf Co., et al.		15,000.00
1	" 29, " 560 Harrison Ave., Hy-Grade Clothing Co., et al.		36,660.94
1	Sept. 7, " 16-24 Avery St., Hotel Avery Corp.		16,648.19
1	" 18, " Shed No. 35, etc. Rutherford Ave., First National Stores, Inc., et al.		1,575,466.56
1	Oct. 16, " 903-905 Boylston St., Isenberg Bros., Inc., et al.		30,667.95
1	" 17, " 126-140 Commercial St., Shaghalian's, Inc., et al.		19,121.65
1	" 27, " 160 Liverpool St., Green's Furniture Co., et al.		27,244.21
1	Nov. 5, " 126-140 Commercial St., Shaghalian's, Inc., et al.		16,895.04
1	" 22, " 702 Beacon St., Acme Varnishing & Gumming Co., et al.		42,000.54
1	Dec. 3, " 10-20 Atlantic Ave., National Distributing Co-operative Co., et al.		102,921.51
1	" 12, " 196 Dartmouth St., Walter Channing, et al.		16,586.09
1	" 28, " 353-355 Huntington Ave., James Keith, et al.		80,289.25
1	" 30, " 134 Friend St., E. Tulman, et al.		38,291.71
			\$4,494,707.52
4	Marine Losses		31,500.00
			\$4,526,207.52
	Rents and U. & O.		28,901.22
13	Sprinkler Losses (no fire)	\$12,989.61	\$4,555,108.74
12414			

*NOTE—The above totals are actual loss payments with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The above totals do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount and should be added thereto.

STATISTICS FOR YEAR ENDING
DECEMBER 31, 1941

Population.....	770,816
Area Square Miles.....	47.81
Number of Brick, Stone, Concrete, Steel Frame, etc.....	44,476
“ “ Wooden Buildings.....	93,184
Number of False Alarms.....	1,580
“ “ Alarms for Fire.....	9,714
“ “ Alarms for Causes not related to Fire	924
“ “ Alarms to assist other Cities and Towns.....	15
“ “ Alarms for Sprinkler Breaks and Defects.....	181
Number of Fires in Brick and Stone Buildings.....	2,321
“ “ Fires in Wooden Buildings.....	2,148
“ “ Fires in Concrete Block Buildings.....	40
“ “ Fires in Fireproof Buildings.....	2
“ “ Fires in Ironclad Buildings.....	25
“ “ Fires in Reinforced Concrete Buildings.....	10
“ “ Fires in Boats (marine).....	37
“ “ Fires in Automobiles.....	894
“ “ Fires in Open Places (rubbish, etc.).....	4 091
“ “ Fires in Wharves, Piers, Bridges.....	146
Number of Fires confined to floor of origin.....	4,194
“ “ Fires confined to building but not to floor.....	258
“ “ Fires extending to adjoining building	70
“ “ Fires extending beyond adjoining building	24
<i>Fires not originating in but involving buildings</i>	
	116

† January 1, 1942. By courtesy of City of Boston Building Department.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insurance where claim for loss was made.....	\$94,247,897.97	\$22,038,832.33	\$573,912.00	\$62,288.00	\$116,922,930.30
Total Insurance Loss.....	1,975,900.14	2,518,807.38	28,901.22	31,500.	4,555,108.74*
Losses where fires originated, i. e., direct losses.....	1,837,374.88	2,349,701.89	28,901.22	31,500.	4,247,477.99*
Losses where fires did not originate, i. e., exposure losses.....	138,525.26	169,105.49			307,630.75*

*NOTE—The above totals are actual loss payments with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The above totals do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount and should be added thereto.

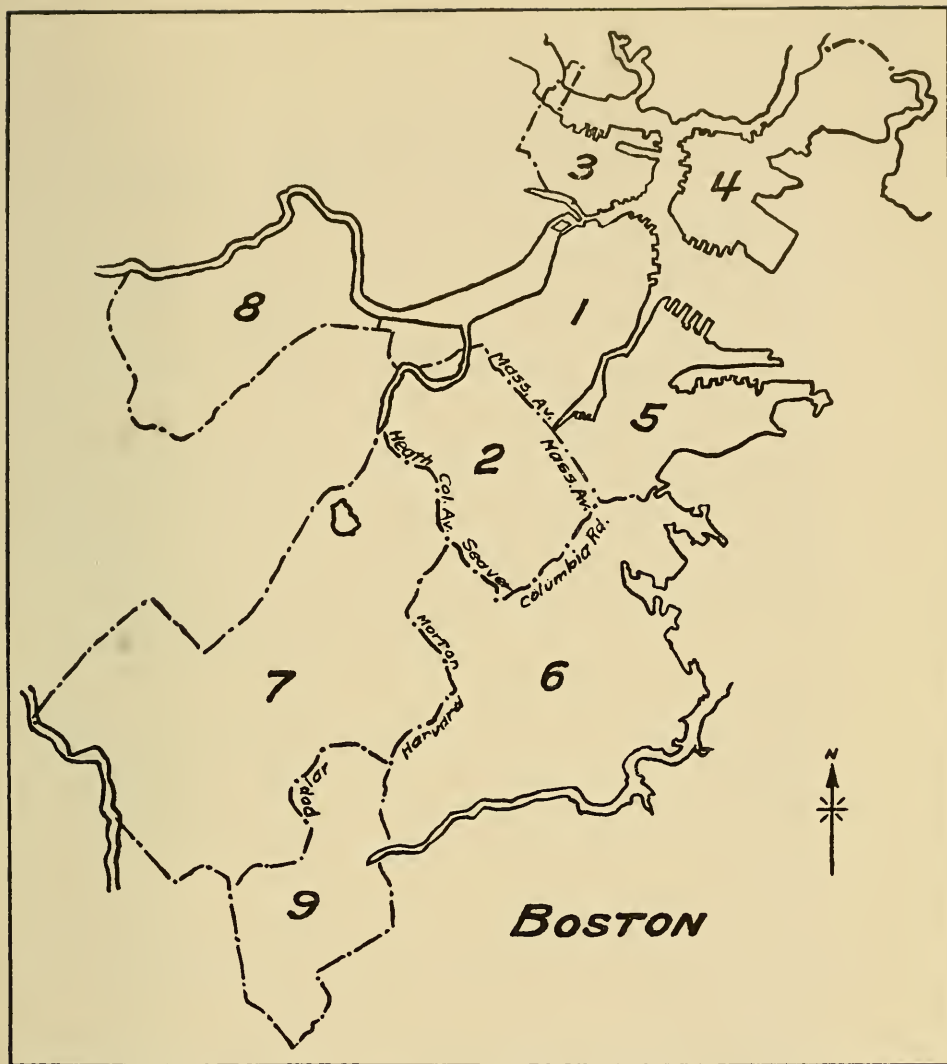
DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2713
Roxbury District.....	2329
Charlestown.....	601
East Boston.....	746
South Boston.....	950
Dorchester.....	2267
West Roxbury.....	1382
Brighton.....	833
Hyde Park.....	571
Boston Harbor.....	7
Brookline.....	1
Cambridge.....	1
Chelsea.....	2
Dedham.....	4
Everett.....	1
Milton.....	1
Newton.....	2
Quincy.....	1
Somerville.....	2
Total.....	12,414

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day	
1941					
January.....	763	Monday.....	1763	Day	6 to 7 A.M..... 137
February.....	986	Tuesday.....	1791		7 to 8 "..... 178
March.....	889	Wednesday.....	1851		8 to 9 "..... 267
April.....	1594	Thursday.....	1781		9 to 10 "..... 359
May.....	811	Friday.....	1857		10 to 11 "..... 465
June.....	907	Saturday.....	1815		11 to 12 Noon..... 577
July.....	883	Sunday.....	1556		12 to 1 P. M..... 688
August.....	821				1 to 2 "..... 773
September.....	1227				2 to 3 "..... 739
October.....	1180				3 to 4 "..... 805
November.....	1224				4 to 5 "..... 933
December.....	1129				5 to 6 "..... 1024
Totals.....	12414		12414	Night	6 to 7 "..... 825
					7 to 8 "..... 776
					8 to 9 "..... 792
					9 to 10 "..... 705
					10 to 11 "..... 486
					11 to 12 Midnight..... 411
					12 to 1 A. M..... 398
					1 to 2 "..... 406
					2 to 3 "..... 230
					3 to 4 "..... 185
					4 to 5 "..... 143
					5 to 6 "..... 112



INSURED LOSSES TABULATED BY DISTRICTS

District	Fires with Loss	Building Loss	Contents Loss	Average Insured Loss
CITY PROPER (1).....	609	\$684,951.32	\$687,547.63	\$2,253.69
ROXBURY (2).....	371	407,099.80	120,504.27	1,422.11
CHARLESTOWN (3).....	54	263,494.14	1,449,756.82	31,726.87*
EAST BOSTON (4).....	100	51,523.65	38,346.47	898.70
SOUTH BOSTON (5).....	147	53,298.79	34,865.92	599.76
DORCHESTER (6).....	271	236,445.86	104,871.68	1,259.47
WEST ROXBURY (7).....	104	114,333.09	40,523.34	1,489.00
BRIGHTON (8).....	118	80,437.37	25,211.04	895.32
HYDE PARK (9).....	25	84,316.12	17,180.21	4,059.85
BOSTON HARBOR (10).....				

*Due to Rutherford Ave. Fire.

CAUSES OF ALARMS DURING 1941

	Alarms with Loss	Alarms with no Loss
Building Fire Causes:		
Boiling over of fat, tar, oils, etc.....	7	13
Burning food.....	17	92
Burning soot.....	11	444
Careless fumigation.....	2	16
Careless smoking.....	906	390
Careless use of matches.....	76	32
Children and matches.....	113	53
Defective chimneys.....	27	10
Defective heating apparatus.....	7	24
Defective heating apparatus (oil burning).....	31	98
Electrical causes.....	117	103
Escaping gas igniting.....	5	17
Explosion of lamp, lantern, or stove.....	2	2
Fireworks.....	45	28
Friction.....	6	6
Gas and electric irons.....	28	4
Grease in ventilator igniting.....	4	2
Heating or lighting apparatus igniting mdse., etc.....	62	37
Hot ashes.....	35	37
Incendiary.....	13	15
Lighting fire with kerosene or gasolene.....	0	0
Lightning.....	3	3
Malicious mischief.....	105	157
Mechanics torches.....	16	22
Miscellaneous.....	1	5
Overheated cooking and heating apparatus.....	133	68
Overheated or defective motor.....	58	54
Range oil burners.....	112	269
Rekindle.....	0	13
Sparks from bonfires, brush, forest, or grass fires.....	13	3
Sparks from chimneys.....	58	30
Sparks from furnaces, forges, incinerators, etc.....	47	50
Sparks from locomotives.....	2	3
Spontaneous ignition.....	82	42
Thawing water pipes.....	7	3
Unknown.....	175	29
Volatile oils and inflammable liquids, ignition of.....	29	17
	2355	2191
Automobile Fire Causes:		
Antifreeze, ignition of.....	31	13
Backfire.....	34	44
Careless smoking.....	227	49
Electrical causes.....	200	91
Leaky carburetor.....	18	11
Miscellaneous.....	36	101
Overheated exhaust.....	14	25
	560	334

CAUSES OF ALARMS (Continued)

	Alarms with Loss	Alarms with no Loss
Bridge and Wharf Fire Causes:		
Careless smoking.....	10	103
Careless use of matches.....	0	4
Malicious mischief.....	0	3
Miscellaneous.....	2	24
	12	134
Marine Fire Causes:		
Careless smoking.....	1	6
Defective heating apparatus (oil burning).....	0	3
Electrical causes.....	3	0
Heating or lighting apparatus igniting mdse., etc.....	1	1
Mechanics torches.....	7	7
Miscellaneous.....	0	1
Overheated cooking and heating apparatus.....	0	1
Overheated or defective motor.....	2	1
Sparks from furnaces, forges, stoves, etc.....	0	1
Spontaneous ignition.....	1	1
	15	22
Fires In Open Places:		
Rubbish, grass, peat, brush, Xmas trees, trees	0	3,694
Bonfires.....	0	58
Fences.....	63	37
Miscellaneous (street car, tar kettle, gas. pump, etc.).....	40	199
	103	3,988
Causes of Alarm, No Fire:		
Accident.....	0	165
Accidental alarm.....	0	88
Animal rescue.....	0	3
Assistance beyond city limits.....	0	15
Drowning.....	0	9
False.....	0	1,580
Gasolene spilled in street.....	0	18
Inhalator, or oxygen.....	0	73
Locked out.....	0	117
Miscellaneous.....	0	42
Refrigerant leaks.....	0	59
Smoke, steam or reflection mistaken for fire.....	0	350
Sprinkler breaks and troubles.....	20	161
	20	2,680

OF THE 12,414 ALARMS, 9,349 ALARMS or 75.31 PER CENT WERE WITHOUT LOSS.

Classification of Losses for ten years

Years	Total Al'm.	No Loss	Under \$100	\$100 to \$500	\$500 to \$1000	\$1000 to \$5000	\$5000 to 10,000	\$10,000 to 15,000	Over 15,000
1932	9393	6379	1121	849	296	590	100	22	36
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	8058	676	572	197	278	47	15	18
1936	9509	7734	614	594	184	302	42	9	30
1937	9636	7963	566	537	191	297	45	13	24
1938	9504	7878	502	564	175	272	67	24	22
1939	11518	9622	535	666	235	331	77	22	30
1940	9922	8222	448	602	208	330	63	20	29
1941	12414	†10598	*503	*642	*212	*342	63	17	37

† Includes 1249 alarms with uninsured loss.

* Sprinkler losses included, viz., 3 under \$100. 4 from \$100 to \$500.

1 from \$500 to \$1000. 5 from \$1000 to \$5000.

Tabulation of Total Alarms, Fires with Loss, Insured Loss, and Average Loss of Fires Insured, for Ten Years

Years	Total Alarms	Fires With Loss		Insured Loss	Average Loss of Fires Insured
		Insured	Uninsured		
1932	9,393	2,460	511	\$4,390,842.61	\$1,784.90
1933	9,147	2,059	603	2,373,631.09	1,152.81
1934	10,014	1,856	650	2,669,854.51	1,438.50
1935	9,861	1,784	718	2,079,237.97	1,165.49
1936	9,509	1,758	649	3,003,023.82	1,708.20
1937	9,636	1,661	760	2,521,565.68	1,518.10
1938	9,504	1,603	689	2,364,754.98	1,475.21
1939	11,518	1,875	974	2,907,481.05	1,550.66
1940	9,922	1,683	1,050	2,740,502.45	1,628.34
1941	12,414	1,799	1231	4,494,707.52	2,498.45

The above tables include Still Alarms.

Respectfully submitted,

CHARLES W. GOODING

Secretary-Treasurer

4353.53

BOSTON PROTECTIVE DEPARTMENT

MAR 31 1944



SIXTY - NINTH

ANNUAL REPORT

FOR THE CALENDAR YEAR

1942

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

ALFRED N. MINER, PRES.
EDWARD A. LARNER, VICE-PRES.
ROBERT A. SULLIVAN
CHARLES L. POWERS

DIRECTORS

FREDERICK A. BAILEY
JAMES F. CRAFTS
HAROLD A. KNAPP
FRANKLIN T. TOWLE
JULIUS F. HALLER

Boston, January 1, 1943.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors again express to the officers and members of the Department their appreciation for the continued loyalty and good work performed during the past year, especially during these unsettled trying times.

We submit herewith the 69th Annual Report of the Department with the reports of the Chief of Department, Treasurer, and statistical tables. These tables have been further revised and amplified in the endeavor to make them of more value to the agents and brokers using our services.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and seventy thousand dollars.

For the Directors,

ALFRED N. MINER,

President

HEADQUARTERS BOSTON PROTECTIVE DEPARTMENT
OFFICE OF CHIEF OF DEPARTMENT, No. 3 INDIA SQ.

BOSTON, January 1st, 1943.

TO THE PRESIDENT AND BOARD OF DIRECTORS:

Gentlemen:—I herewith submit the Sixty-Ninth Annual Report of operations of the Department for the year ending December 31st, 1942.

The department responded to 2,665 City boxes, 607 Verbal, 181 Boston Automatic Fire Alarms, 172 American District Telegraph, 67 General Alarm Corporation, which includes 201 Sprinkler Breaks, 154 Sprinkler Troubles, Total 3,692; also 57 Water Damages, Total responses 3,749.

The service rendered was 7 fire extinguishers used, 10,375 covers spread on merchandise at fires and other calls, 80 covers on roofs, 283 covers protecting merchandise after fires from storms. Total covers used 10,738. In addition 4,912 feet of tar paper was used to cover roofs and windows.

The hours service were 2,314.29 at fires and other calls, 195.05 protecting merchandise, etc. after fires, and 1,048.39 privates detailed after fires. Total 3,558.13.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,
WILLIAM F. BOWERS,
Chief of Department

TREASURER'S REPORT
AND GENERAL STATISTICAL INFORMATION
AND SUMMARY TABLES

TREASURER'S REPORT

Income and Expense Account for the Year Ended
December 31, 1942

RECEIPTS:

Cash Balance, December 31, 1941.....		\$ 11,032.60
Assessment on July-December 31, 1941 Premiums.....	\$ 82,319.26	
Assessment on January-June 30, 1942 Pre- miums.....	87,356.59	
Total Assessments.....	\$169,675.85	
Special Services.....	4,766.53	
Federal Old Age Benefit Employees Account..	227.47	
Miscellaneous.....	26.50	174,696.35
TOTAL.....		\$185,728.95

EXPENDITURES:

Department Payroll & Salaries.....	\$112,620.05	
Rent & Taxes.....	15,961.00	
Social Security Taxes.....	2,427.59	
Insurance.....	5,940.06	
Water, Light & Fuel.....	3,167.69	
Automobile Repairs & Supplies.....	1,922.36	
Telephone.....	1,202.84	
Miscellaneous Department Supplies.....	1,023.03	
Printing & Office Supplies.....	704.25	
Repairs—Houses.....	133.89	
“ Equipment.....	148.50	
New Equipment & Furnishings.....	1,998.12	
Miscellaneous Expenses.....	952.64	
TOTAL CASH EXPENDITURES.....		\$148,202.02
Cash Balance December 31, 1942.....		37,508.44
Unpaid Assessment.....		18.49
TOTAL.....		\$185,728.95

STATISTICS FOR YEAR ENDING DECEMBER 31, 1942

Summary of Insured Losses

The insured loss on buildings, contents, rents, vessels and cargoes was \$3,541,694.51 divided as follows:

Buildings.....	\$1,969,267.26*
Contents.....	1,464,427.66*
Rents & U. & O.....	103,899.59*
Vessels and Cargoes.....	4,100.00*

Total \$3,541,694.51*

Sprinkler Leakage Insured Loss (Other Than Fires) \$51,642.68†
 Sprinkler Leakage Insurance (Building and Contents) \$6,507,450.00

Grade of Insured Losses

7717	Alarms with no loss		
15	Alarms with uninsured Sprinkler loss		
1062	Fires with uninsured loss (see page 5)		
444	Fires with loss under \$100		\$22,922.35
549	" " " from \$100 to \$500		123,958.09
183	" " " " \$500 to \$1,000		127,524.16
285	" " " " \$1,000 to \$5,000		609,626.23
54	" " " " \$5,000 to \$10,000		378,933.36
19	" " " " \$10,000 to \$15,000		223,338.40
	Over \$15,000		
1	Jan. 2, 1942 702A-716 Centre St., Isadore Borr, et al.		22,613.92
1	" 15, " 27-29 Chambers St., Catholic Archdiocese of Boston, et al.		32,655.00
1	" 16, " 640-644 Washington St., Maurice Schwartz, et al		23,492.37
1	Feb. 5, " Mystic Wharf Shed No. 45, First National Stores, Inc.		155,864.58
1	" 10, " Elevated Structure at North Station, Boston Elevated Railway, et al.		18,690.76
1	" 12, " 102-106 South St., M. B. Silverman Sons, Inc., et al.		18,685.27
1	" 13, " 2568-2570 Washington St., Great Eastern Packing Co., et al.		32,765.28
1	" 28, " 165-165A Huntington Ave., Ferbur Properties, Inc., et al.		15,298.18
1	Mar. 6, " 44-50 Stillings St., National Wool Marketing Corp., et al.		167,550.61
1	" 25, " 257 Friend St., Ye Garden Cafe, Inc., et al.		19,139.36
1	Apr. 6, " 213 Walnut Ave., Abraham Zuchuk, et al.		18,735.26
1	" 7, " Rear 229 Marginal St., Wharf Foundation Co.		21,000.00
1	" 19, " 201 State St., Thompson-Winchester Co., Inc., et al.		134,018.94
1	" 26, " 128 Cross St., Colonial Provision Co., Inc.		23,212.99
1	" 27, " 43-47 Essex St., George Davis, Trustee, et al.		36,717.05
1	" 29, " 172 Newbury St., C. W. Whittier & Bro., et al.		17,101.61
1	May 2, " 98-110 Gibson St., Harrison Square Foundry Co., et al.		24,828.69
1	June 12, " 101-119 Harvard Ave., Economy Grocery Stores Corp., et al.		49,971.61
1	July 14, " Rear 352-362 Washington St., Raymond's, Inc.		29,037.39
1	" 24, " 88 Commercial Wharf, Commercial Wharf Corp., et al.		20,460.37
1	Oct. 14, " 242A St., Forte, Dupee, Sawyer Co., et al.		37,177.61
1	" 16, " 11-13 Essex St., Trustees of David Sears Real Estate Trust, et al.		15,890.52
1	" 19, " 60 Burroughs St., The Children's Museum, Inc.		58,733.00
1	" 21, " 307 Centre St., Trimount Clothing Co., Inc., et al.		41,150.00
1	Nov. 15, " 12-16 Maverick Square, Luongo Bros., Inc., et al.		50,707.48
1	" 15, " 204 State St., The Kelley Peanut Co., Inc., et al.		26,687.32
1	" 19, " 38 Farnsworth St., Joslyn Co., et al.		34,649.94
1	" 21, " 6-22 Fordham Rd., Vatco Mfg. Co., Inc.		34,059.33
1	" 28, " 15-17 Piedmont St., The New Coconut Grove, Inc., et al.		\$122,500.00
1	Dec. 13, " 501-507 Washington St., Sallinger's, et al.		421,321.54
1	" 22, " Rear 658 East First St., Boston Edison Co.		\$200,000.00
1	" 28, " 173 Ruthven St., Walter Berman, et al.		22,676.35
			\$3,433,694.92
2	Marine Losses		4,100.00
			\$3,437,794.92
	Rents and U. & O.		103,899.59
62	Sprinkler Losses (no fire)	\$51,642.68	\$3,541,694.51

10424

*SEE NOTE following table of Total Insurance & Losses on Buildings, Contents, etc. page 5.

† NOTE—The above includes only losses reported to the Department.

§ Estimated Loss. Final Figures Not Available.

Total Insurance and Losses on Buildings, Contents, Etc.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insurance where claim for loss was made....	\$137,785,714.00	\$29,151,889.00	\$454,550.00	\$20,000.00	\$167,412,153.00
Total Insurance Loss....	1,969,267.26	1,464,427.66	103,899.59	4,100.00	3,541,694.51*
Losses where fires originated, i. e., direct losses.....	1,780,844.71	1,368,804.37	83,899.59	4,100.00	3,237,648.67*
Losses where fires did not originate, i. e., exposure losses....	188,422.55	95,623.29	20,000.00		304,045.84*

*NOTE—The above totals are actual loss payments with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The above totals do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount and should be added thereto.

1062 Fires With Loss, No Insurance

These losses are not included in the estimates suggested in the above note. They are based on the best obtainable information.

Buildings	Contents	Total
\$146,360.13	\$183,838.95	\$330,199.08

Classification of Losses for ten years

Years	Total Al'm.	No Loss†	Under \$100*	\$100 to \$500*	\$500 to \$1000*	\$1000 to \$5000*	\$5000 to 10,000*	\$10,000 to 15,000*	Over 15,000*
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	8058	676	572	197	278	47	15	18
1936	9509	7734	614	594	184	302	42	9	30
1937	9636	7963	566	537	191	297	45	13	24
1938	9504	7878	502	564	175	272	67	24	22
1939	11518	9622	535	666	235	331	77	22	30
1940	9922	8222	448	602	208	330	63	20	29
1941	12414	10598	503	642	212	342	63	17	37
1942	10424	8794	457	576	197	294	54	19	33

† Includes alarms with uninsured loss. For year 1942, 1077.

* Sprinkler losses included. For year 1942, 13 under \$100. 26 from \$100 to \$500. 14 from \$500 to \$1000. 8 from \$1000 to \$5000. 1 over \$15000.

Tabulation of Total Alarms, Fires with Loss, Insured Loss, and Average Loss of Fires Insured, for Ten Years

Years	Total Alarms	Fires With Loss		Insured Loss	Average Loss of Fires Insured
		Insured	Uninsured		
1933	9,147	2,059	603	\$2,373,631.09	\$1,152.81
1934	10,014	1,856	650	2,669,854.51	1,438.50
1935	9,861	1,784	718	2,079,237.97	1,165.49
1936	9,509	1,758	649	3,003,023.82	1,708.20
1937	9,636	1,661	760	2,521,565.68	1,518.10
1938	9,504	1,603	689	2,364,754.98	1,475.21
1939	11,518	1,875	974	2,907,481.05	1,550.66
1940	9,922	1,683	1,050	2,740,502.45	1,628.34
1941	12,414	1,803	1,242	4,555,108.74	2,526.41
1942	10,424	1,568	1,062	3,541,694.51	2,253.73

The above tables include Still Alarms.

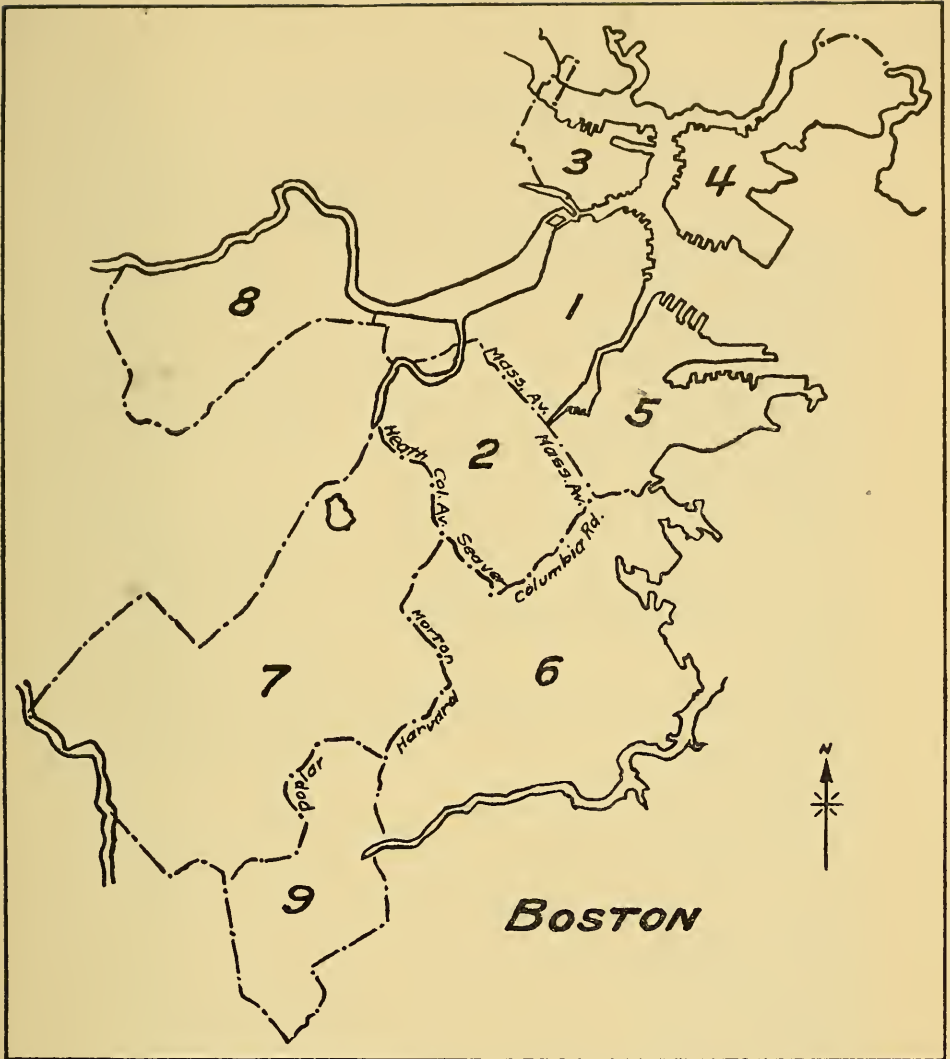
DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2,523
Roxbury District.....	1,979
Charlestown.....	504
East Boston.....	601
South Boston.....	951
Dorchester.....	1,628
West Roxbury.....	1,100
Brighton.....	720
Hyde Park.....	392
Boston Harbor.....	6
Brookline.....	6
Chelsea.....	4
Dedham.....	1
Milton.....	3
Newton.....	1
Revere.....	1
Somerville.....	3
Winthrop.....	1
Total.....	10,424

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day	
1942					
January.....	977	Monday.....	1561	Day	6 to 7 A.M..... 135
February.....	1034	Tuesday.....	1471		7 to 8 "..... 196
March.....	843	Wednesday.....	1442		8 to 9 "..... 272
April.....	1073	Thursday.....	1531		9 to 10 "..... 307
May.....	809	Friday.....	1558		10 to 11 "..... 379
June.....	606	Saturday.....	1615		11 to 12 Noon..... 471
July.....	645	Sunday.....	1246		12 to 1 P. M..... 557
August.....	656				1 to 2 "..... 584
September.....	701				2 to 3 "..... 605
October.....	858				3 to 4 "..... 717
November.....	968				4 to 5 "..... 748
December.....	1254				5 to 6 "..... 716
Totals.....	10,424		10,424	Night	6 to 7 "..... 715
					7 to 8 "..... 687
					8 to 9 "..... 689
					9 to 10 "..... 592
					10 to 11 "..... 418
					11 to 12 Midnight..... 363
					12 to 1 A. M..... 308
					1 to 2 "..... 323
					2 to 3 "..... 213
					3 to 4 "..... 163
					4 to 5 "..... 143
					5 to 6 "..... 123



INSURED LOSSES TABULATED BY DISTRICTS

District		Fires with Loss	Building Loss	Contents Loss	Average Insured Loss
CITY PROPER	(1).....	523	\$828,334.72	\$684,130.67	\$2,891.90
ROXBURY	(2).....	306	239,635.22	99,832.02	1,109.37
CHARLESTOWN	(3).....	47	39,108.92	180,235.52	4,666.90
EAST BOSTON	(4).....	98	114,140.60	33,281.80	1,504.31
SOUTH BOSTON	(5).....	119	339,692.31	191,774.46	4,466.11
DORCHESTER	(6).....	224	199,059.13	77,207.93	1,233.34
WEST ROXBURY	(7).....	120	110,059.88	99,427.78	1,745.73
BRIGHTON	(8).....	92	72,221.07	95,342.88	1,821.35
HYDE PARK	(9).....	36	26,552.66	2,654.37	811.31
BOSTON HARBOR	(10).....	1	462.75	540.23	1,002.98

CAUSES OF ALARMS DURING 1942

	Alarms with Loss	Alarms with no Loss
Building Fire Causes:		
Boiling over of fat, tar, oils, etc.....	10	7
Burning food.....	7	104
Burning soot.....	11	364
Careless fumigation.....	0	4
Careless smoking.....	816	389
Careless use of matches.....	73	19
Children and matches.....	70	63
Defective chimneys.....	31	11
Defective heating apparatus.....	3	6
Defective heating apparatus (oil burning).....	26	93
Electrical causes.....	116	87
Escaping gas igniting.....	2	7
Explosion of lamp, lantern, or stove.....	15	5
Fireworks.....	0	0
Friction.....	3	2
Gas and electric irons.....	14	7
Grease in ventilator igniting.....	6	4
Heating or lighting apparatus igniting mdse., etc.....	89	41
Hot ashes.....	33	32
Incendiary.....	12	6
Lighting fire with kerosene or gasolene.....	0	0
Lightning.....	4	1
Malicious mischief.....	96	141
Mechanics torches.....	8	14
Miscellaneous.....	0	1
Overheated cooking and heating apparatus.....	111	74
Overheated or defective motor.....	72	67
Range oil burners.....	144	282
Rekindle.....	0	3
Sparks from bonfires, brush, forest, or grass fires.....	0	0
Sparks from chimneys.....	41	22
Sparks from furnaces, forges, incinerators, etc.....	45	41
Sparks from locomotives.....	1	3
Spontaneous ignition.....	70	59
Thawing water pipes.....	17	16
Unknown.....	128	18
Volatile oils and inflammable liquids, ignition of.....	33	43
	2107	2036
Automobile Fire Causes:		
Antifreeze, ignition of.....	28	28
Backfire.....	19	33
Careless smoking.....	157	38
Electrical causes.....	186	68
Leaky carburetor.....	16	17
Miscellaneous.....	28	52
Overheated exhaust.....	7	24
	441	260

CAUSES OF ALARMS (Continued)

	Alarms with Loss	Alarms with no Loss
Bridge and Wharf Fire Causes:		
Careless smoking.....	0	47
Careless use of matches.....	0	0
Malicious mischief.....	0	1
Miscellaneous.....	3	20
	3	68
Marine Fire Causes:		
Burning Soot.....	0	1
Careless smoking.....	4	5
Electrical causes.....	3	5
Heating or lighting apparatus igniting mdse., etc.....	1	0
Hot Ashes.....	0	1
Malicious mischief.....	0	2
Mechanics torches.....	2	10
Overheated cooking and heating apparatus.....	1	0
Overheated or defective motor.....	0	2
Spontaneous ignition.....	0	3
	11	29
Fires In Open Places:		
Rubbish, grass, peat, brush, Xmas trees, trees Bonfires.....	0	2,350
Fences.....	0	5
Miscellaneous (street car, tar kettle, gas. pump, etc.).....	29	20
	39	151
	68	2,526
Causes of Alarm, No Fire:		
Accident.....	0	192
Accidental alarm.....	0	112
Animal rescue.....	0	4
Assistance beyond city limits.....	0	20
Drowning.....	0	22
False.....	0	1,151
Gasolene spilled in street.....	0	60
Inhalator, or oxygen.....	0	92
Locked out.....	0	149
Miscellaneous.....	0	103
Refrigerant leaks.....	0	75
Smoke, steam or reflection mistaken for fire.....	0	536
Sprinkler breaks and troubles.....	77	282
	77	2,798

OF THE 10,424 ALARMS, 7,717 ALARMS or 74.03 PER CENT
WERE WITHOUT LOSS.

MISCELLANEOUS STATISTICS FOR YEAR 1942

Population.....	770,816	
Area Square Miles.....	47.81	
Number of Brick, Stone, Concrete, Steel Frame, etc.....	44,986	†137,911
" " Wooden Buildings.....	92,925	
Number of False Alarms.....	1,151	10,424
" " Alarms for Fire.....	7,549	
" " Alarms for Causes not related to Fire	1,345	
" " Alarms to assist other Cities and Towns.....	20	
" " Alarms for Sprinkler Breaks and Defects.....	359	
Number of Fires in Brick and Stone Buildings.....	2,175	7,549
" " Fires in Wooden Buildings.....	1,868	
" " Fires in Concrete Block Buildings.....	56	
" " Fires in Fireproof Buildings.....	22	
" " Fires in Ironclad Buildings.....	18	
" " Fires in Reinforced Concrete Buildings.....	4	
" " Fires in Boats (marine).....	40	
" " Fires in Automobiles.....	701	
" " Fires in Open Places (rubbish, etc.).....	2,594	
" " Fires in Wharves, Piers, Bridges.....	71	
Number of Fires confined to floor of origin.....	3,833	4,143
" " Fires confined to building but not to floor.....	252	
" " Fires extending to adjoining building.....	49	
" " Fires extending beyond adjoining building.....	9	
<i>Fires not originating in but involving buildings</i>	87	

† January 1, 1943. By courtesy of City of Boston Building Department.

Respectfully submitted,
 CHARLES W. GOODING
Secretary-Treasurer

755 3.55

BOSTON PROTECTIVE DEPARTMENT

MAR 31 1944



SEVENTIETH

ANNUAL REPORT

FOR THE CALENDAR YEAR

1943

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

ALFRED N. MINER, PRES.
EDWARD A. LARNER, VICE-PRES.
ROBERT A. SULLIVAN
CHARLES L. POWERS

DIRECTORS

FREDERICK A. BAILEY
HERBERT A. KNEELAND
HAROLD A. KNAPP
FRANKLIN T. TOWLE
JULIUS F. HALLER

BOSTON, January 1, 1944.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors desire to call to the attention of the members of the Corporation the continued loyalty and good work of the officers and members of the Department during the past year and express their appreciation.

We submit herewith the 70th Annual Report of the Department with the reports of the Chief of Department, Treasurer, and statistical tables. These tables as revised and amplified last year have been continued and favorable reports have indicated that they have been of greater value to the agents and brokers using our services.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and seventy thousand dollars.

For the Directors,

ALFRED N. MINER,

President

HEADQUARTERS BOSTON PROTECTIVE DEPARTMENT
OFFICE OF CHIEF OF DEPARTMENT, No. 124 BROAD ST.

BOSTON, January 1st, 1944.

TO THE PRESIDENT AND BOARD OF DIRECTORS:

Gentlemen:— I herewith submit the Seventieth Annual Report of operations of the Department for the year ending December 31st, 1943.

The department responded to 4,010 City boxes, 216 Verbal, 174 Boston Automatic Fire Alarms, 148 American District Telegraph, 60 General Alarm Corporation, which includes 192 Sprinkler Breaks, 153 Sprinkler Troubles, Total 4,608; also 69 Water Damages, Total responses 4,677.

The service rendered was 14 fire extinguishers used, 8,904 covers spread on merchandise at fires and other calls, 120 covers on roofs, 202 covers protecting merchandise after fires from storms. Total covers used 9,226. In addition 4,379 feet of tar paper was used to cover roofs and windows.

The hours service were 2,432.19 at fires and other calls, 220.54 protecting merchandise, etc. after fires, and 270.29 privates detailed after fires. Total 2,923.42.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,

WILLIAM F. BOWERS,

Chief of Department

TREASURER'S REPORT
AND GENERAL STATISTICAL INFORMATION
AND SUMMARY TABLES

TREASURER'S REPORT

Income and Expense Account for the Year Ended
December 31, 1943

RECEIPTS:

Cash Balance, December 31, 1942.....	\$ 37,508.44
Assessment on July-December 31, 1942 Premiums.....	\$ 73,591.60
Assessment on January-June 30, 1943 Pre- miums.....	81,551.23
	<hr/>
Total Assessments.....	155,142.83
Special Services.....	2,774.95
Federal Taxes Withheld.....	7,227.98
Miscellaneous.....	15.00
	<hr/>
TOTAL.....	\$202,669.20

EXPENDITURES:

Department Payroll & Salaries.....	\$121,607.58
Rent & Taxes.....	15,961.04
Insurance.....	5,234.28
Water, Light & Fuel.....	3,612.82
Automobile Repairs & Supplies.....	1,316.55
Telephone.....	1,331.75
Miscellaneous Department Supplies.....	1,207.27
Miscellaneous Corporation Expense.....	687.86
Printing & Office Supplies.....	909.99
Repairs—Equipment.....	222.98
“ Houses.....	439.36
New Equipment & Furnishings.....	1,775.75
Social Security Taxes.....	2,912.12
Withholding Taxes Paid.....	5,507.88
	<hr/>
TOTAL CASH DISBURSEMENTS.....	\$162,727.23
Cash Balance December 31, 1943.....	39,941.97
	<hr/>
TOTAL.....	\$202,669.20

STATISTICS FOR YEAR ENDING DECEMBER 31, 1943

Summary of Insured Losses

The insured loss on buildings, contents, rents, vessels and cargoes was \$2,768,905.10 divided as follows:

Buildings.....	\$1,906,207.56*
Contents.....	839,333.51*
Rents & U. & O.....	22,983.03*
Vessels and Cargoes.....	381.00*

Total \$2,768,905.10*

Sprinkler Leakage Insured Loss (Other Than Fires) \$31,018.48†
 Sprinkler Leakage Insurance (Building and Contents) \$4,312,485.00

Grade of Insured Losses

9643	Alarms with no loss	
14	Alarms with uninsured Sprinkler loss	
1159	Fires with uninsured loss (see page 5)	
437	Fires with loss under \$100	\$23,903.33
622	" " " " from \$100 to \$500	142,166.25
198	" " " " \$500 to \$1,000	137,943.31
324	" " " " \$1,000 to \$5,000	712,914.56
51	" " " " \$5,000 to \$10,000	377,619.66
20	" " " " \$10,000 to \$15,000	242,245.54
	Over \$15,000	
1	Jan. 16, 1943 81-105 Medford St., Palmer & Parker Co.	237,029.34
1	Feb. 2, " 2301-2337 Washington St., Green Bros. Realty Co., et al.	121,538.02
1	" 8, " 352-356 Washington St., Brighton, Dorrs Liquor Store, Inc., et al.	48,346.44
1	" 16, " 76-82 Carver St., Conveyancers Realty Co.	25,767.25
1	" 17, " 228 Commonwealth Ave., J. M. Rothwell, et al.	26,912.97
1	Mar. 13, " 184-192 Lincoln St., Gordon, Lowe, Godfrey Co., Inc., et al.	24,290.89
1	" 15, " 295 Medford St., Winde-McCormick & Chapin, Inc.	78,761.62
1	" 20, " 122 Mount Vernon St., Air Reduction Sales Co., et al.	78,481.55
1	Apr. 12, " 560 Harrison Ave., Belmont Garment Co., et al.	15,282.53
1	" 26, " 19 West Broadway, C. H. Mahn, et al.	16,241.15
1	" 28, " 2406-2422 Washington St., G. C. Appleton, et al.	36,347.48
1	May 19, " 291-303 Huntington Ave., Boston Safe Deposit & Trust Co., et al.	67,681.68
1	" 30, " 1950-1960 Beacon St., Circle Cocktail Lounge & Grill, et al.	16,448.91
1	Sept. 14, " 999 Columbus Ave., Colonial Coal Co., et al.	23,246.28
1	" 15, " 560-570 Albany St., Edmund D. Codman, et al.	33,750.33
1	" 30, " 22-24 Midway St., American Can Co. of Mass., et al.	59,111.29
1	Oct. 7, " 171-175 Hanover St., Capri Restaurant, Inc., et al.	20,665.34
1	" 16, " 49 Granite St., The American Sugar Refining Co.	18,923.99
1	Nov. 10, " Off Fargo St., N. Y., N. H. & H. R.R., et al.	21,047.90
1	" 12, " 16-22 Hayward Place, A. W. Perry, Inc., et al.	21,985.17
1	" 19, " 2148-2152 Washington St., Stylerite Mfg. Co., et al.	96,754.05
1	Dec. 29, " 20 Wales St., J. Krafchick, et al.	20,134.24
		\$2,745,541.07
2	Marine Losses	381.00
		\$2,745,922.07
	Rents and U. & O.	22,983.03
45	Sprinkler Losses (no fire)	\$31,018.48
12537		\$2,768,905.10

*SEE NOTE following table of Total Insurance & Losses on Buildings. Contents, etc. page 5.

† NOTE—The above includes only losses reported to the Department.

Total Insurance and Losses on Buildings, Contents, Etc.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insurance where claim for loss was made...	\$100,182,952.00	\$20,518,439.00	\$252,846.00	\$413,000.00	\$121,367,237.00
Total Insurance Loss...	1,906,207.56	839,333.51	22,983.03	381.00	2,768,905.10*
Losses where fires originated, i. e., direct losses...	1,819,035.76	819,722.21	22,983.03	381.00	2,662,122.00*
Losses where fires did not originate, i. e., exposure losses...	87,171.80	19,611.30			106,783.10*

*NOTE—The above totals are actual loss payments with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The above totals do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount and should be added thereto.

1159 Fires With Loss, No Insurance

These losses are not included in the estimates suggested in the above note. They are however the best obtainable information.

Buildings	Contents	Total
\$119,738.31	\$283,508.63	\$403,246.94

Classification of Losses for ten years

Years	Total Al'm.	No Loss†	Under \$100*	\$100 to \$500*	\$500 to \$1000*	\$1000 to \$5000*	\$5000 to \$10,000	\$10,000 to \$15,000*	Over \$15,000
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	8058	676	572	197	278	47	15	18
1936	9509	7734	614	594	184	302	42	9	30
1937	9636	7963	566	537	191	297	45	13	24
1938	9504	7878	502	564	175	272	67	24	22
1939	11518	9622	535	666	235	331	77	22	30
1940	9922	8222	448	602	208	330	63	20	29
1941	12414	10598	503	642	212	342	63	17	37
1942	10424	8794	457	576	197	294	54	19	33
1943	12537	10816	444	645	204	334	52	20	22

† Includes alarms with uninsured loss. For year 1943, 1173.

* Sprinkler losses included. For year 1943, 7 under \$100. 21 from \$100 to \$500. 6 from \$500 to \$1000. 10 from \$1000 to \$5000. 1 from \$5000 to \$10,000.

* Marine Losses included. For year 1943, 2 from \$100 to \$500.

Tabulation of Total Alarms, Fires with Loss, Insured Loss, and Average Loss of Fires Insured, for Ten Years

Years	Total Alarms	Fires With Loss		Insured Loss	Average Loss of Fires Insured
		Insured	Uninsured		
1934	10,014	1,856	650	\$2,669,854.51	\$1,438.50
1935	9,861	1,784	718	2,079,237.97	1,165.49
1936	9,509	1,758	649	3,003,023.82	1,708.20
1937	9,636	1,661	760	2,521,565.68	1,518.10
1938	9,504	1,603	689	2,364,754.98	1,475.21
1939	11,518	1,875	974	2,907,481.05	1,550.66
1940	9,922	1,683	1,050	2,740,502.45	1,628.34
1941	12,414	1,803	1,242	4,555,108.74	2,526.41
1942	10,424	1,568	1,062	3,541,694.51	2,253.73
1943	12,537	1,676	1,159	2,768,905.10	1,652.09

The above tables include Still Alarms.

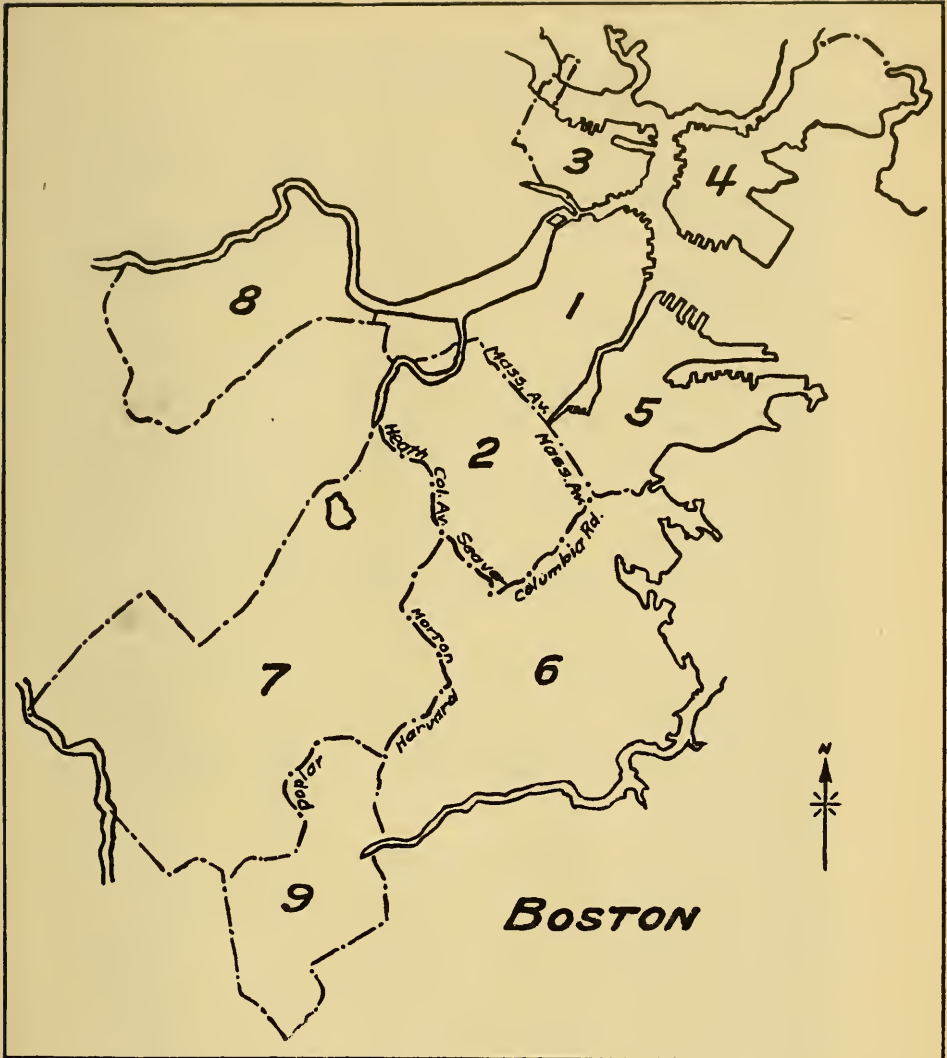
DISTRICTS WHERE FIRES OCCURRED OR ALARMS WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2,717
Roxbury District.....	2,313
Charlestown.....	546
East Boston.....	731
South Boston.....	988
Dorchester.....	2,264
West Roxbury.....	1,374
Brighton.....	1048
Hyde Park.....	530
Boston Harbor.....	7
Brookline.....	3
Canton.....	1
Chelsea.....	4
Dedham.....	2
Milton.....	3
Newton.....	1
Quincy.....	2
Somerville.....	3
Total.....	12,537

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day		
1943						
January.....	757	Monday.....	1930	Day	6 to 7 A.M.....	169
February.....	809	Tuesday.....	1784		7 to 8 ".....	227
March.....	1292	Wednesday.....	1630		8 to 9 ".....	257
April.....	1645	Thursday.....	1728		9 to 10 ".....	366
May.....	760	Friday.....	1782		10 to 11 ".....	480
June.....	869	Saturday.....	1907		11 to 12 Noon.....	593
July.....	920	Sunday.....	1776		12 to 1 P. M.....	647
August.....	788				1 to 2 ".....	765
September.....	855				2 to 3 ".....	769
October.....	1115				3 to 4 ".....	822
November.....	937				4 to 5 ".....	968
December.....	1790				5 to 6 ".....	1012
Totals.....	12,537		12,537	Night	6 to 7 ".....	850
					7 to 8 ".....	807
					8 to 9 ".....	845
					9 to 10 ".....	664
					10 to 11 ".....	548
					11 to 12 Midnight.....	419
					12 to 1 A. M.....	370
					1 to 2 ".....	347
					2 to 3 ".....	220
					3 to 4 ".....	160
					4 to 5 ".....	119
					5 to 6 ".....	113



INSURED LOSSES TABULATED BY DISTRICTS

District		Fires with Loss	Building Loss	Contents Loss	Average Insured Loss
CITY PROPER	(1).....	556	\$506,024.92	\$256,174.05	\$1,370.86
ROXBURY	(2).....	340	401,350.39	247,316.77	1,907.84
CHARLESTOWN	(3).....	75	368,769.95	17,273.17	5,147.24
EAST BOSTON	(4).....	79	48,543.40	12,944.65	778.33
SOUTH BOSTON	(5).....	120	134,765.57	98,748.62	1,945.95
DORCHESTER	(6).....	249	248,204.65	96,052.41	1,382.56
WEST ROXBURY	(7).....	117	86,371.80	24,527.22	947.85
BRIGHTON	(8).....	112	99,524.51	83,915.37	1,637.86
HYDE PARK	(9).....	26	12,652.37	2,381.25	578.21
BOSTON HARBOR	(10).....	0			
		1,674	\$1,906,207.56	\$839,333.51	\$1,640.11

CAUSES OF ALARMS DURING 1943

	Alarms with Loss	Alarms with no Loss
Building Fire Causes:		
Boiling over of fat, tar, oils, etc.....	5	7
Burning food.....	9	109
Burning soot.....	16	357
Careless fumigation.....	1	3
Careless smoking.....	852	396
Careless use of matches.....	62	21
Children and matches.....	102	53
Defective chimneys.....	40	12
Defective heating apparatus.....	4	5
Defective heating apparatus (oil burning).....	31	77
Electrical causes.....	116	97
Escaping gas igniting.....	3	12
Explosion of lamp, lantern, or stove.....	13	7
Fireworks.....	0	0
Friction.....	7	4
Gas and electric irons.....	26	3
Grease in ventilator igniting.....	11	4
Heating or lighting apparatus igniting mdse., etc.....	66	33
Hot ashes.....	44	39
Incendiary.....	16	8
Lighting fire with kerosene or gasoline.....	0	0
Lightning.....	11	4
Malicious mischief.....	128	169
Mechanics torches.....	14	11
Miscellaneous.....	0	0
Overheated cooking and heating apparatus.....	109	46
Overheated or defective motor.....	58	70
Range oil burners.....	121	274
Rekindle.....	0	1
Sparks from bonfires, brush, forest, or grass fires.....	0	0
Sparks from chimneys.....	72	27
Sparks from furnaces, forges, incinerators, etc. Sparks from locomotives.....	38	46
Spontaneous ignition.....	2	0
Thawing water pipes.....	74	39
Unknown.....	15	13
Volatile oils and inflammable liquids, ignition of.....	130	23
	25	16
	2,221	1,986
Automobile Fire Causes:		
Antifreeze, ignition of.....	57	32
Backfire.....	27	39
Careless smoking.....	157	25
Electrical causes.....	190	85
Leaky carburetor.....	19	16
Miscellaneous.....	59	93
Overheated exhaust.....	7	9
	516	299

CAUSES OF ALARMS (Continued)

	Alarms with Loss	Alarms with no Loss
Bridge and Wharf Fire Causes:		
Careless smoking.....	1	56
Careless use of matches.....	1	0
Malicious mischief.....	0	0
Miscellaneous.....	0	12
	2	68
Marine Fire Causes:		
Boiling over of fat, tar, oils, etc.	0	1
Careless smoking.....	3	3
Defective Heating Apparatus (oil burning)	1	1
Electrical causes.....	1	4
Malicious mischief.....	1	0
Mechanics torches.....	3	23
Overheated cooking and heating apparatus.....	1	1
Range Oil burners	0	1
Spontaneous ignition.....	0	2
Thawing water pipes	0	1
Volatile oils and inflammable liquids, Ignition of.....	0	2
	10	39
Fires In Open Places:		
Rubbish, grass, peat, brush, Xmas trees, trees	0	3,638
Bonfires.....	0	7
Fences.....	55	28
Miscellaneous (street car, tar kettle, gas. pump, etc.).....	31	196
	86	3,869
Causes of Alarm, No Fire:		
Accident	0	173
Accidental alarm.....	0	170
Animal rescue.....	0	0
Assistance beyond city limits.....	0	19
Drowning.....	0	20
False.....	0	1,572
Gasoline spilled in street.....	0	68
Inhalator, or oxygen.....	0	64
Locked out.....	0	210
Miscellaneous.....	0	88
Refrigerant leaks.....	0	96
Smoke, steam or reflection mistaken for fire.....	0	616
Sprinkler breaks and troubles.....	59	286
	59	3,382

OF THE 12,537 ALARMS, 9,643 ALARMS or 76.92 PER CENT
WERE WITHOUT LOSS.

MISCELLANEOUS STATISTICS FOR YEAR 1943

Population.....	770,816	
Area Square Miles.....	47.81	
Number of Brick, Stone, Concrete, Steel Frame, etc.....	45,003	†137,830
“ “ Wooden Buildings.....	92,827	
Number of False Alarms.....	1,572	12,537
“ “ Alarms for Fire.....	9,096	
“ “ Alarms for Causes not related to Fire	1,505	
“ “ Alarms to assist other Cities and Towns.....	19	
“ “ Alarms for Sprinkler Breaks and Defects.....	345	
Number of Fires in Brick and Stone Buildings.....	2,224	9,096
“ “ Fires in Wooden Buildings.....	1,884	
“ “ Fires in Concrete Block Buildings.....	54	
“ “ Fires in Fireproof Buildings.....	22	
“ “ Fires in Ironclad Buildings.....	15	
“ “ Fires in Reinforced Concrete Buildings.....	8	
“ “ Fires in Boats (marine).....	49	
“ “ Fires in Automobiles.....	815	
“ “ Fires in Open Places (rubbish, etc.).....	3,955	
“ “ Fires in Wharves, Piers, Bridges.....	70	
Number of Fires confined to floor of origin.....	3,917	4,207
“ “ Fires confined to building but not to floor.....	244	
“ “ Fires extending to adjoining building.....	40	
“ “ Fires extending beyond adjoining building.....	6	
<i>Fires not originating in but involving buildings</i>	143	

† January 1, 1944. By courtesy of City of Boston Building Department.

Respectfully submitted,
 CHARLES W. GOODING
Secretary-Treasurer

